

SMALL BUSINESS RESOURCE



Helping Small Business Start, Grow and Succeed

PAGE 10 Getting Started in New Mexico

PAGE 23 Getting Approved

PAGE 34 Government Contracting



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“Everything you need to know about setting up, marketing and managing the revenue of your business.”

5 Ways To Evaluate Your Strengths and Weaknesses

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RENI
Publishing

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Winter Haven, FL 33880-2907

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SBA's participation in this publication is not an endorsement of the views, opinions, products or services of the contractor or any advertiser or other participant appearing herein. All SBA programs and services are extended to the public on a nondiscriminatory basis.

Printed in the United States of America

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SBA Publication # MCS-0018

This publication is provided under SBA Contract # SBAHQ05C0014.

FROM THE ADMINISTRATOR



With the help of the SBA, America's small businesses continue to grow, create jobs and drive our economy forward. This booklet has everything you need to know about the tools and resources we have to offer: from getting an SBA loan, to securing a federal contract, to using our extensive network of 14,000 SBA-affiliated counselors. We call this the SBA's "three Cs" of capital, contracts and counseling.

This past year, we've been very busy in all of these areas. Through the Recovery Act, we helped put nearly \$30 billion in lending support in the hands of about 70,000 small business owners. The Recovery Act has also driven more than \$9 billion in federal contracts to small businesses. And our counselors continue to serve well over a million clients each year – from entrepreneurs who are writing their first business plan to mature small businesses that are reinventing themselves in a tough economy.

And this work is crucial, because we know that about two of every three jobs created in America each year come from small businesses, and more than half of working Americans either own or work for a small business.

In addition to the helpful information contained in this guide, I encourage you to be part of our growing online community. Not only are we redesigning our website (www.sba.gov) to be a more helpful and user-friendly resource, but we also post frequent updates on our Facebook (facebook.com/sbagov), Twitter (twitter.com/sbagov) and Youtube (youtube.com/sba) sites. Through these social media tools, we want to be more directly engaged in a strong, ongoing dialogue with each of you.

With your help, we can make sure the SBA is meeting its mission and we can make sure that small business will continue to grow and lead America to economic recovery, as they've done throughout our nation's history.

If you have any questions that aren't answered in this guide, please go to our website or call or walk in to your local district office. We stand ready to help you in whatever way we can.

Warm regards,

Karen G. Mills
Administrator
Small Business Administration

About the SBA

www.sba.gov

Your Small Business Resource

Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

SBA offers help in the following areas:

- *Starting a Business*
- *Financing a Business*

- *Growing a Business*
- *Opportunities in Contracting*
- *Recovering From Disaster*
- *A Voice for Small Business in Government*

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.

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FROM THE REGIONAL ADMINISTRATOR

Regional Administrator for SBA's Region VI

Entrepreneurship has always been one of our nation's cherished ideals. It's about individuals building something from the ground up, often going it alone, while making great contributions to the entire country. Small businesses are the dreamers and the innovators who continue to build and strengthen the U.S. economy.

Since 1953, the U. S. Small Business Administration has been working to provide entrepreneurs financial, technical and management assistance to help them start, grow and stay in business. SBA's goal is to help small businesses by giving them the tools that they need to be successful.

SBA has worked hard to ensure that this Resource Guide is useful in every stage of business ownership. The resource guide addresses how to start a small business, access capital through SBA lending partners, bid on government contracts and export your goods and services. President Obama set a goal of doubling U.S. exports over the next five years to support two million jobs. Because the more products we make and sell to other countries, the more jobs we support right here in America.

We have to seek new markets aggressively, just as our competitors are. If America sits on the sidelines while other nations sign trade deals, we lose the chance to create jobs on our shores.

We also have been given the task to assure that the Government-wide procurement goals established by Congress be met. These goals include the following: 23% for small business and, 5% for Small Disadvantaged Business (SDB). This goal includes 8(a) contracts, 5% for women-owned small business and 3% for HUBZone small business.

Government contracts are a win-win solution for Small Business and their communities since they bring economic development and drive revenues to all. Enclosed are the contact numbers and websites for local, state and federal organizations and agencies that can provide regulation information to help you in your business operation. It outlines all of the SBA's programs and services that are available to you.

Whether you are starting or expanding a small business, there are resources available throughout the country. SBA is extremely proud of the counseling partnerships, participating lenders and programs that are available to assist the small business community.

SBA's resource partners such as SCORE, Counselors to America's Small Business, Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs) are ready to assist you. They provide free one-on-one business counseling and technical and management training at nominal fees to educate you in business management.

It takes an enormous amount of work to own and operate a small business and there are many challenges in a climate of rapid change.

The Health Care Reform that the President signed:

- Makes more than 60 percent of small firms eligible for tax credits to help combat rising costs and declining coverage for their workers.

The most immediate benefit you should know about is the tax credit to help you pay for up to 35 percent of your employee premiums starting this tax year. An estimated 4 million small businesses may qualify for these tax credits, totaling about \$40 billion over the next 10 years.

Over the last 16 months, this Administration has taken steps to provide tax relief that put more money in the hands of small business owners like you – including write-offs for new equipment, credits for hiring unemployed workers and capital gains exclusions for small business investors.

- Health insurance reform will reduce “job lock” – the fear of switching jobs or starting a small business due to concerns over losing health coverage – by guaranteeing access to coverage for all Americans. This will encourage more people to launch their own small businesses.
- Reform will make small firms more competitive by allowing them to offer coverage comparable to that of larger firms, letting them recruit and retain talented workers.

That is why it is so important for small business owners to find ways to adapt quickly enough to survive. The Resource Guide is your starting place as it provides the information and contacts to help you right away.

“Together, we can help provide America's entrepreneurs and small business owners with the tools they need to lead the way in turning our economy around, as they have done time-and-time again throughout U.S. history,” said SBA Administrator Karen Mills.

Our Small Business is the true engine that creates jobs in our nation and the foundation of what will continue to prosper all Americans. These are exciting times for individuals who want to capture the American Dream.

As the Regional Administrator for Region VI, I am delighted and consider it a privilege to serve you and the small business communities in Texas, Arkansas, Louisiana, New Mexico and Oklahoma.

Warmest Regards,

Yolanda Garcia Olivarez
Regional Administrator
Small Business Administration

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building your small business is
more than brick and mortar.**

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Message From The District Director



Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.

I think I share with most of those who read this letter the feeling that we are glad to see 2009 and 2010 slipping into the rear view mirror and are looking forward to a continued recovery of the economy of the United States and of New Mexico as we go into 2011. This has indeed been "a time that tries men's souls." I believe we can profit from the lessons we learned over the past two years, keeping costs in line, controlling our balance sheets, minding cash flow and making sure we are prioritizing critical aspects of our businesses. We went through a period where perhaps profits came a little too easily and we are well served to tighten up some of the controls and procedures that we may have relaxed. In an ever more competitive world, we are going to need to keep using the lessons we learned in this recession to be successful in better times to come.

As 2010 draws to a close, I am very pleased that the nature of the inquiries I receive seems to have changed. Six to nine months ago, I received calls saying, "I have not seen a customer in a month, I have no sales and I am running out of money." Now the calls are more like, "I had

not seen a customer until recently, now I have 6 orders. I need to buy material and hire workers but I am out of money." The "out of money" part is the same in both cases but the reason for the calls is much different, more positive and easier to address in the second, more recent, cases than in the earlier situations.

Whether you are already in business or are thinking about starting up a new business, I encourage you to use this Resource Guide as a source of New Mexico specific information that you can put to work right away.

We invest a tremendous amount of effort collecting basic information about how to manage a small business, how to create a business plan, how to obtain financing, how to contract with the federal government and how SBA can help you through its advocacy role. I think the most important characteristic of this guide is that it is a "one stop shop" for the people and agencies that can help you in your business projects. We provide contact information for SBA's formal Resource Partners, the Small Business Development Center, SCORE and

WESST. Besides WESST, you will find New Mexico's other two alternative lenders, ACCION New Mexico • Arizona • Colorado and The Loan Fund, which is New Mexico's newest SBA microlender. You will also find contact information on the SBA lenders that are active in New Mexico and many other New Mexico small business supporters. I hope you find this a useful tool.

The staff of the New Mexico District Office of the SBA, including me, looks forward to working with New Mexico's small businesses. Your success is the measure to which we hold ourselves accountable.

Sincerely,



John C. Woosley

*District Director of
SBA's New Mexico District Office*



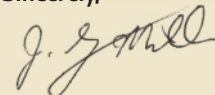
Message From The State Director of the NM Small Business Development Center Network

As a U.S. Small Business Administration (SBA) resource partner, our mission is to provide one-on-one business assistance and training to existing and start-up entrepreneurs across New Mexico. The New Mexico Small Business Development Center (NMSBDC) has more than 79,000 clients and helped create more than 17,000 full-time jobs.

In addition to our core services, the NMSBDC established the International Business Accelerator four years ago, which serves the international trade needs of small business owners across the state, with a primary focus on business to business relationships with Mexico entrepreneurs. The NMSBDC recently established a state-wide Procurement Technical Assistance Program (PTAP), which serves the small business community in cooperation with the existing SBDC offices across the state.

It's a pleasure working with the New Mexico District Office of the U.S. Small Business Administration. This long-standing and valuable partnership has leveraged our services.

Sincerely,



J. Roy Miller

State Director

Doing Business in New Mexico

■ The SBA helps business owners grow and expand their businesses every day.

THE NEW MEXICO DISTRICT OFFICE

The New Mexico District Office is responsible for the delivery of SBA's many programs and services. The District Director is John Woosley. The District Office is located at 625 Silver Avenue S.W., Suite 320, Albuquerque, NM 87102. Office hours are from 8:00 AM until 4:30 PM, Monday through Friday.

CONTACTING THE NEW MEXICO DISTRICT OFFICE

For program and service information, please contact the Marketing Division at 505-248-8236 or 505-248-8225. For information on financing, please contact 505-248-8237 or 505-248-8242.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area banks and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the

SCORE - Counselors to America's Small Business, Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district, some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program. Please contact 505-248-8225 for further information.

A women's business ownership representative is available to assist women business owners. Please contact Ivan Corrales at 505-248-8227 or 505-248-8225.

Special loan programs are available for businesses involved in international trade. Please call 505-248-8225 for information.

Information on SBA programs and services is available for veterans. Please contact Ivan Corrales at 505-248-8227 or 505-248-8225.

NEW MEXICO

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Website: www.sba.gov/nm



SUCCESS STORY

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<http://saiganconstruction.com>

Tim Fogarty, President of Saigan Construction, Inc., founded his company in 2005, with corporate headquarters located in Corrales, New Mexico. Saigan Construction, Inc. is a Native American-Owned, full service general contracting firm. It is also a Small Business Administration (SBA) Small Disadvantaged Business (SDB) and was 8(a) certified in 2006. Mr. Fogarty has a degree in industrial technology from the University of North Dakota. He worked for many years in heavy civil construction before opening his own business. Tim has over 20 years of experience managing projects from \$100,000 to \$25,000,000. Saigan Construction, Inc. serves New Mexico and the Southwest.

Saigan Construction is able to offer its clients the ability to design/build their projects. Its entire team has practical, hands on field experience which enables them to 'value engineer' just about any project. The benefit of the company's "Design and Assist" concept is that it offers the most important components to

a project; assurance it will be on time and within budget.

When starting his business, Tim was able to obtain financing through the SBA's 7(a) guaranteed loan program working with First Community Bank. The Saigan Construction team prides itself in assisting local, state and federal agencies with Industrial, Structural, Heavy and Civil Engineering construction services.

Saigan Construction has been able to obtain several Recovery Act contracts through the U. S. Army Corps of Engineers. Some of these projects are listed below:

- \$2.8 million - Utilities Recovery Act project at the U. S. Army Corps of Engineers at Cannon Air Force Base in Clovis, NM. It was an 8(a) competitive contract. The project entailed building the infrastructure for water, sewer, electrical and gas utilities.

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INTRODUCTION

GETTING STARTED

The SBA Can Help You Start And Expand Your Business



Every day, the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the SBA and its resource partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, find foreign markets, and make your voice heard in the federal government.

You can access SBA help online 24 hours a day at www.sba.gov or visit one of our local offices for assistance.

SBA's Online Training

SBA's Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and business-readiness assessments.

Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.
- More than 23 free online courses and workshops available
- Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Course topics include a financial primer keyed around SBA's loan-guaranty programs, a course on exporting, and courses for veterans and women's contracting as well as an online library of business publications and articles.

Find the SBTN at: www.sba.gov/training.

Where To Go To Get Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 chapters of SCORE – Counselors to America's Small

Businesses, approximately 900 Small Business Development Centers, approximately 110 Women's Business Centers and 16 Veterans Business Outreach Centers located across the country. More information about SCORE, SBDCs, WBCs and VBOCs is detailed at: www.sba.gov/services.

These professionals can also help with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, and recovering from disaster.

SBA'S RESOURCE PARTNERS

SCORE

SCORE is a national network of more than 12,000 entrepreneurs, business leaders and executives who volunteer as mentors to America's small business. SCORE helps entrepreneurs start businesses, grow companies and create jobs in local communities.

SCORE matches you with a mentor whose personality and skills are a good fit for your business needs. Whether you are a start-up business or growing company, you can meet with a mentor for free and confidential advice.

SCORE mentors are part of your local community. The volunteer experts understand local business licensing rules, economic conditions and lending standards. You will find a SCORE office in your community and often a location at your local Chamber of Commerce, bank or SBA office.

SCORE mentoring is available at 364 offices nationwide. SCORE offers local small business workshops at modest fees

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- A new venture is exciting.
- Earnings and growth potential are unlimited.
- Running a business will provide endless variety, challenge and opportunities to learn.

EVALUATE

Start by evaluating your strengths and weaknesses

1. Are you a self-starter?

It will be up to you – not someone else telling you – to develop projects, organize your time and follow through on details.

2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

on popular topics such as increasing sales, managing cash flow and marketing your business.

SCORE has helped more than 8.5 million entrepreneurs nationwide. You can count on SCORE as a trusted resource to offer in-depth mentoring, sound advice and guidance to tools and resources that can help you succeed as a business owner.

For 24/7 access to advice and online webinars on topics such as starting, growing, marketing and e-commerce for small business, visit SCORE online. With expertise in more than 600 skill areas, you can find a SCORE mentor online at www.score.org or at one of SCORE's offices. Call 1-800-634-0245 for the office nearest you.

Albuquerque SCORE Chapter #67

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scoresf@yahoo.com
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SMALL BUSINESS DEVELOPMENT CENTERS

The Small Business Development Center Program has been vital to SBA's entrepreneurial outreach for more than 25 years. It has become one of the largest professional small business management and technical assistance networks in the nation. With more than 900 locations across the country, SBDCs offer existing and future entrepreneurs free one-to-one expert business advice and low-cost trainings. All counseling and training sessions are conducted by qualified small business professionals and are offered both in person and online.

A nationwide study of the impact of the SBDC Program (2008-2009) highlights the results of SBDC assistance. The study illustrates the significance of the SBDC program's focus

on establishing long-term counseling relationships with clients. Of the clients surveyed, more than 80 percent reported that the information they received from their SBDC counselor was valuable. Similarly, more than 50 percent reported that SBDC assistance was useful with the decision to start a business. More than 40 percent of long-term clients, those receiving 5 hours or more of counseling, reported an increase in sales and 32 percent of long term clients reported an increase in profit margins.

SBDC counseling generally consists of assistance with business plans, access to capital, franchising, manufacturing, international trade, high-tech endeavors, contracting, energy efficiency, marketing, and other subjects. SBDC training is geared toward the needs of the local business community, focusing on the fundamentals required to start, purchase, operate and grow a small business.

Particular emphasis in the SBDC program includes green business technology, disaster recovery and preparedness, importing and exporting, electronic commerce, technology transfer and regulatory compliance. The SBDC programs also promote green buildings and green job growth, provide assistance to veterans and communities affected by defense cutbacks, and reach out to communities that have been negatively affected by industry cutbacks, closures or natural disasters.

During the past quarter century, through a unique mix of federal funding along with matching state and private sector resources, the program has increased its return on investment. Through federal grants, the SBDCs in every state and territory provide the foundation for the economic growth of small businesses. These small businesses in turn advance local and regional economic development through the generation of business revenues, job creation and job retention. In fiscal 2010, SBDC business advisors helped more than 12,500 entrepreneurs start new businesses or approximately 34 new businesses starts per day.

The SBDC network provided counseling services to approximately 106,000 nascent entrepreneurs, approximately 123,000 existing businesses and training services to approximately 360,000 clients in fiscal 2010.

In fiscal 2009, SBDC clients acquired loans, venture capital and the infusion of equity totaling \$3.5 billion, an amount on par with the \$3.6 billion SBDC clients obtained in fiscal 2008. While SBDC clients accounted for approximately 5 percent of the SBA's 7(a) and 504 loan approvals, more than 80 percent of SBDC clients were able to acquire capital from banks and conventional lenders as well as angel investors and venture capitalists.

For information on the SBDC Program, click on:
www.sba.gov/aboutsba/sba_programs/sbdc/index.html.

NMSBDC Lead Center

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New Mexico Junior College
 Robert M. Bensing, Ed.D., Director
 1 Thunderbird Circle
 Hobbs, NM 88240
 575-492-4700 • 575-492-4704 Fax

Las Cruces SBDC

NMSU - Dona Ana Community College
 Fred Owensby, Director
 Workforce Center
 2345 East Nevada Ave., Ste. 101
 Las Cruces, NM 88001-3902
 575-527-7676 • 575-528-7432 Fax

Las Vegas SBDC

Luna Community College
 Don Bustos, Director
 366 Luna Dr.
 Las Vegas, NM 87701
 505-454-2582 • 505-454-5326 Fax

Los Alamos SBDC

UNM - Los Alamos
 Vacant, Director
 190 Central Park Sq., Ste. 118
 Los Alamos, NM 87544
 505-662-0004 • 505-662-0099 Fax



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Go To:
www.franmarket.com

Los Lunas SBDC

UNM - Valencia
 Wayne Abraham, Director
 280 La Entrada
 Los Lunas, NM 87031
 505-925-8980 • 505-925-8981 Fax

Roswell SBDC

Eastern New Mexico University
 Roswell Campus
 Carl Kallansrud, Director
 20 West Mathis/P.O. Box 6000
 Roswell, NM 88202-6000
 575-624-7133 • 575-624-7132 Fax

Santa Fe SBDC

Santa Fe Community College
 Michael Mykris, Director
 6401 Richards Ave.
 Santa Fe, NM 87508
 505-428-1343 • 505-428-1469 Fax

Silver City SBDC

Western New Mexico University
 Vacant, Director
 817 West 12th St./P.O. Box 680
 Silver City, NM 88062
 575-538-6320 • 575-538-6341 Fax

Silver City SBDC (Deming Office)

Mimbres Learning Office
 2300 E. Pine St.
 Deming, NM 88030
 575-546-6556 ext. 106

Taos SBDC

UNM - Taos Branch Campus
 Gary Bouty, Director
 114 Civic Plaza Dr.
 Taos, NM 87571
 575-737-5651

Tucumcari SBDC

Mesalands Community College
 Vacant, Director
 911 S. 10th St.
 Tucumcari, NM 88401
 575-461-4413 ext. 140 • 575-461-4318 Fax

SBA'S WEBSITE

Watch for the SBA's Improved Website Soon, Featuring:

- Faster, better search capabilities
- Information tailored to your needs
- News about SBA programs & services

Some pages may change URLs on the upgraded site. Please consult www.sba.gov or your local SBA district office for assistance.

The International Business Accelerator

The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexican businesses and individuals wishing to introduce their product or service into the global market.

The IBA offers educational programs on how to export/import, an on-line resource guide of international trade materials and an electronic database of international trade leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign buyers and sellers for the benefit of New Mexican companies. IBA's team of trade experts offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives.

The International Business Accelerator is part of the New Mexico Small Business Development Center's network and is administered through Western New Mexico University.

The International Business Accelerator

Jerry Pacheco, Executive Director
113 Sundance Ct.
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax

WOMEN'S BUSINESS CENTERS

The SBA's Women Business Center Program is a network of approximately 110 community-based centers which provide business training, counseling, mentoring and other assistance geared toward women, particularly those who are socially and economically disadvantaged. WBCs are located in nearly every state and U.S. territory and are partially funded through a cooperative agreement with the SBA.

To meet the needs of women entrepreneurs, the WBCs offer services at convenient times and locations, including weekends. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. In fiscal 2009, the WBC Program counseled and trained more than 155,000 clients, creating local economic growth and vitality.

WBC training courses are often free or are offered at a small fee with scholarships often available to those who need them. A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

WEBSITE Business plan help

Find your nearest SCORE chapter at: www.score.org.
For business plan help at the SCORE Website, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: www.sba.gov/vets.

To find WBCs, click on: www.sba.gov/services/ and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at: <http://www.sba.gov/smallbusinessplaner/> then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

To find the nearest SBA WBC or to learn more about SBA programs and services, visit the SBA's Web site http://www.sba.gov/idc/groups/public/documents/sba_program_office/sba_ro_do_wbc.pdf.

For more information contact the New Mexico SBA District Office at 505-248-8225 or one of the following WESST Offices, or visit the website listed below.

WESST - Albuquerque

Agnes Noonan, Executive Director
WESST Enterprise Center
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax
www.wesst.org

WESST - Gallup

107 S. First St.
Gallup, NM 87301
505-863-3192 • 505-863-3073 Fax

WESST - Las Cruces

2907 E. Idaho, Ste. A
Las Cruces, NM 88004-0444
575-541-1583 • 575-647-5524 Fax

WESST - Rio Rancho

4001 Southern Blvd. S.E., Ste. B
Rio Rancho, NM 87124-2069
(Same building as New Mexico Bank & Trust)
505-892-1238 • 505-892-6157 Fax

WESST - Roswell

500 N. Main St., Ste. 700
Roswell, NM 88201
575-624-9850 • 575-624-9845 Fax

WESST - Santa Fe

3900 Paseo del Sol, Ste. 322A
Santa Fe, NM 87507
505-988-5030 • 505-988-4117 Fax

Business Management

There are a variety of organizations that can provide business management assistance. These organizations provide one-on-one counseling, entrepreneurial training and/or link business owners with appropriate mentors and resources.

State of New Mexico Economic Development Department

Kathy McCormick, Econ. Dev. Representative
Mayling Armijo, Business Dev. Team Leader
Joseph M. Montoya Bldg.
1100 St. Francis Dr., Ste. 1060
Santa Fe, NM 87505
505-827-0300 or 800-374-3061
505-827-0328 Fax
www.goNM.biz

Business & Community Finance/Economic Development Division

New Mexico General Services Department
State Purchasing Division
Michael C. Vinyard, State Purchasing Agent
Joseph M. Montoya Bldg.
1100 St. Francis Dr., Rm. 2016
Santa Fe, NM 87505
505-827-0472 • 505-827-2484 Fax
www.generalservices.state.nm.us/spd/

New Mexico Small Business Development Center Procurement Technical Assistance Program (PTAP)

Wendy Ederer, PTAP Program Manager
6401 Richards Ave.
Santa Fe, NM 87508
505-428-1362 • 505-428-1469 Fax
800-281-7232 Toll Free
wendy.ederer@sfcnm.edu

City of Albuquerque Economic Development Department

Albuquerque Business Center
One Civic Plaza N.W., Rm. 11110, 11th Fl.
Albuquerque, NM 87102
505-768-3222
www.cabq.gov/econdev/AlbuquerqueBusinessCenter.html
The City of Albuquerque Economic Development Department has opened the Albuquerque Business Center (ABC) in City Hall designed to help make the daunting task of starting and growing a business easier. It is a clearinghouse of local business information and resources. The Albuquerque Business Center (ABC) is a unique place designed to assist new and growing companies doing business in, and with, the City of Albuquerque. At the center individuals will find information from various partner organizations, a library with various business reference books, computer stations and much more.

The Loan Fund

F. Leroy Pacheco, Executive Director
423 Iron S.W./P.O. Box 705 (Mailing)
Albuquerque, NM 87103
505-243-3196 • 505-243-8803 Fax
866-873-6746 Toll Free
info@loanfund.org (inquiries)
www.loanfund.org

Founded in 1989, The Loan Fund is a private, tax-exempt organization that provides loans for business start-ups, operations and expansion, as well as training and consulting to entrepreneurs and non-profits throughout New Mexico and the Navajo Nation. Business loans range from \$5,000 to \$150,000 or more for qualified businesses. The Loan Fund is also an SBA 504 participant and a SBA Microlender. The Loan Fund's services support the efforts of low-income individuals and their communities to achieve self-reliance and control over their economic destinies. To date, The Loan Fund has provided loans in excess of \$30 million to businesses and non-profits, creating or preserving over 4,600 jobs.

ACCION

New Mexico • Arizona • Colorado

Anne Haines Yatskowitz, President & CEO
2000 Zearing N.W.
Albuquerque, NM 87104
505-243-8844 • 505-243-1551 Fax
800-508-7624 Toll Free
accion@accionnm.org
www.accionnm.org

ACCION New Mexico • Arizona • Colorado (ACCION) is a non-profit organization that increases access to business credit, makes loans and provides training which enable emerging entrepreneurs to realize their dreams and be catalysts for positive economic and social change in the community. ACCION offers loans between \$200 and \$150,000. ACCION uses a "stepped lending" model in which many clients start with a smaller, first-time loan. Once clients establish a strong repayment history, they may apply for larger loans.

USDA Rural Development

Business & Industry (B&I) and Cooperative Programs
6200 Jefferson Blvd. N.E., Rm. 255
Albuquerque, NM 87109
505-761-4950 • 505-761-4976 Fax
www.rurdev.usda.gov

USDA Rural Development has an array of tools which include grants (including technical assistance) direct loans and loan guarantees. These tools support the development of businesses, critical infrastructure, housing and renewable energy production in rural communities. Each of the programs for grants, direct loans and loan guarantee programs have eligibility requirements for applicants. The applicant may be an individual or a legal entity. Legal entities may be: Cooperative, Corporation, Indian Tribe or Federally recognized Tribal Group, Partnership, Trust, For-Profit, Non-Profit, Municipality,

County or other political subdivision of a state.

The Business & Industry (B&I) Guaranteed Loan Program guarantees loans made by commercial lenders against a portion (up to a maximum of 90%) of loss resulting from borrower default. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate and certain types of debt refinancing. The loan is made by a commercial and other authorized recognized lenders. The maximum aggregate B&I guaranteed loan amount is \$25 million to any one borrower. Maximum maturities are 7 years for working capital, 15 years for machinery and equipment and 30 years for real estate. Collateral must be sufficient to protect the interests of both the lender and government.

ARE YOU RIGHT FOR SMALL BUSINESS OWNERSHIP?

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is 1 percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- **Are you a self-starter?** It will be entirely up to you to develop projects, organize your time, and follow through on details.
- **How well do you get along with different personalities?** Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- **How good are you at making decisions?** Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.

- **Do you have the physical and emotional stamina to run a business?**

Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?

- **How well do you plan and organize?**

Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production — can help you avoid many pitfalls.

- **Is your drive strong enough?**

Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.

- **How will the business affect your family?**

The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk.

Once you've answered those questions, you should consider what type of business you want to start. Businesses can include franchises, at-home businesses, Web-based businesses or brick-and-mortar stores.



FRANCHISING

There are more than 3,000 business franchises. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about starting an independent business venture, then franchising may be an option for you.

Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including a franchise.

For more information visit the SBA Web site at: <http://www.sba.gov/smallbusinessplanner/start/> and click on "Buy a Franchise" from the menu on the right side or call your local SBA office.

HOME-BASED BUSINESSES

Going to work used to mean traveling from home to a plant, store or office. Today, many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs – home-based business owners.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

Ask yourself these questions – and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?

Maximize Your Business Success with NMSBDC

Planning * Analysis * Strategy



www.nmsbdc.org
800.281.7232



"The SBDC spent many hours with me from the start, especially in the areas of cash flow and market research. They were invaluable in the process of getting the financing I needed."

Dr. T. Murt Byrne
Eldorado Animal Clinic
Santa Fe, NM

Building New Mexico's Economy One Business at a Time



- Is there a demand for that product or service?
- Can I successfully run the business from home?

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- **Zoning regulations.** If your business operates in violation of them, you could be fined or shut down.
- **Product restrictions.** Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys. Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local and state departments of state, labor and health to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that opening a home-based business is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs, VBOCs and WBCs can help make the process easier.

WRITING A BUSINESS PLAN

After you've thought about what type of business you want, the next step is to develop a business plan. Think of the business plan as a roadmap with milestones for the business. It begins as

a pre-assessment tool to determine profitability and market share, then expands as an in-business assessment tool to determine success, obtain financing and determine repayment ability, among other factors.

Creating a comprehensive business plan can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers, Veterans Business Outreach Centers, SCORE and Women's Business Centers, have the expertise to help you craft a winning business plan.

In general, a good business plan contains:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.

- Provide "what if" statements addressing alternative approaches to potential problems.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have completed your business plan, review it with a friend or business associate and professional business counselor like SCORE or SBDC representatives, SBA district office business development specialists or veterans business development specialists.

Remember, the business plan is a flexible document that should change as your business grows.

REACHING UNDERSERVED AUDIENCES Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970s, women owned less than five percent of the nation's businesses. Today, they are majority owners of about a third of the nation's small businesses and are at least equal owners of about half of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and services, some of which are designed especially for women.

The SBA's Office of Women's Business Ownership serves as an advocate for women-owned business and oversees a nationwide network of more than a hundred women's business centers that provide business training, counseling and mentoring geared specifically to women, especially those who are socially and economically disadvantaged. The program is a public-private partnership with locally-based nonprofits and each tailors its services to meet the needs of its community. Women's Business Centers serve a wide diversity of geographic areas, population densities, and economic environments, including urban, suburban, and rural. Local

economies vary from depressed to thriving, and range from metropolitan areas to entire states. Each Women's Business Center tailors its services to the needs of its individual community, but all offer a variety of innovative programs, often including courses in different languages. They provide training in finance, management, marketing, and the Internet, as well as access to all of the SBA's financial and procurement assistance programs.

SBA also reaches out to women entrepreneurs through women's business ownership representatives in every SBA district office who coordinate services, provide access to business training and counseling, to credit and capital, and marketing opportunities, including federal contracts.

VETERANS AND RESERVISTS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices has designated a veterans business development officer to help veterans prepare, plan and succeed in entrepreneurship.

Veterans Business Outreach Centers

Sixteen Veterans Business Outreach Centers located in California, Florida, Guam, Louisiana, Massachusetts, Michigan, Missouri, New Jersey, New Mexico, New York, North Carolina, North Dakota, Pennsylvania, Texas, and Washington provide online and face to face entrepreneurial development services for veterans and reservists such as business training, counseling and mentoring, pre-business plan workshops, feasibility analysis, and referrals to additional small business resources.

During fiscal 2009, SBA's veterans business ownership specialists counseled or trained 122,901 veteran entrepreneurs. To learn more about the Veterans Business Outreach program or find the nearest SBA VBOC, visit the SBA Web site at www.sba.gov/vets.

OVBO also partners with the Entrepreneurship Boot Camp for Veterans With Disabilities at Syracuse University, University of Connecticut, Florida State University, Texas A&M University, UCLA and Purdue to

prepare service-disabled veterans for business ownership.

SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org.

The SBA offers special assistance for small businesses owned by activated Reserve and National Guard members. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

Additionally, the SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans up to \$2 million to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in the Reserves or National Guard. Small businesses may apply for MREIDLs of up to \$2 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: <http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html>.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established an Office of Veterans Business Development. OVBD develops and distributes informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work. Veterans may access these resources and other assistance from OVBD by visiting the Web site at: www.sba.gov/VETS/.

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new and enhanced programs and services for veterans and members of the military community wanting to establish

or expand small businesses. See the Financing section for more information on Patriot Express.

State of New Mexico

John M. Garcia, Cabinet Secretary
Department of Veterans' Services
407 Galisteo, Rm. 142/P.O. Box 2324
Santa Fe, NM 87504
505-827-6300 • 505-827-6372 Fax
866-433-VETS (8387) Toll Free
www.dvs.state.nm.us

Department of Veterans' Services

Lloyd Calderon
Veteran Business Development Director
Veterans' Business Resource Center
300 San Mateo N.E., Ste. 106
Albuquerque, NM 87108
505-841-2956 • 505-841-5560 Fax
www.dvs.state.nm.us

New Mexico Department of Workforce Solutions

Veterans' Section
Christian F. Zafra, Veterans' Special Initiatives Coordinator
401 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-841-9529 • 505-841-8467 Fax
www.dws.state.nm.us
<https://www.jobs.state.nm.us>

U.S. Small Business Administration New Mexico District Office

Ivan C. Corrales, Veterans Business Development Officer
625 Silver Ave. S.W., Ste. 320
Albuquerque, NM 87102
505-248-8227 • 505-248-8246 Fax
www.sba.gov/nm

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: <http://www.sba.gov/aboutsba/sbaprograms/naa/index.html>.

New Mexico Native American Business Enterprise Center

Theodore Pedro, Project Director
401 12th St. N.W., Ste. 5-South
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax
tedpedro@nmnabec.org
www.nmnabec.org

REGULATIONS

KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



Even if your consulting service or hand-knit sweater business is based from your home, it will have to comply with many of the numerous local, state, and federal regulations. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Bear in mind that regulations vary by industry. If you're in the food-service business, for example, you will have to deal with the health department. If you use chemical solvents, you will have environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS.GOV

Business.gov provides a one-stop shop for federal resources from the agencies that regulate or serve businesses.

While most businesses in the United States are required to obtain a permit, professional license, or identification number to operate, finding the right license can be a major challenge for potential business owners. Business.gov's "Permit Me" feature provides a single source for obtaining information about federal and state

permits and professional licenses for businesses.

"Feature Topics" focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics are added on a regular basis in response to the most frequent searches on the site.

(NOTE: Business.gov will soon be incorporated into the SBA website. Some Web addresses for specific pages may change.)

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. Each legal structure offers organizational options with different tax and liability issues. We suggest you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Legal Assistance

Many business owners consider legal services only when their firms are in trouble. However, costly and time-consuming legal problems can be averted by retaining a competent attorney who can advise on such business issues as: choosing the type of business organization that best suits your business; advising you as to the local, state and federal regulations that affect your business; obtaining licenses and

permits; preparing or inspecting contracts; assisting in obtaining financing; and providing practical advice on many business problems.

The following organization(s) provide business legal assistance on a discounted or pro bono basis if you or your business meet certain criteria:

Bridge to Justice Referral Program

State Bar of New Mexico
5121 Masthead N.E./P.O. Box 92860
Albuquerque, NM 87199-2860
800-876-6227

New Mexico Legal Aid

301 Gold Ave. S.W.
First Fl. (Zip 87102)
Mailing: P.O. Box 25486
Albuquerque, NM 87125-5486
505-243-7871 or 866-416-1922
505-842-9864 Fax
www.nmlegalaid.org

Accounting

An accountant can assist a small business in establishing a sound bookkeeping system; preparing periodic financial statements; preparing state and federal income tax returns; preparing social security, withholding, property and other tax returns; budgeting and forecasting and; consulting on various financial aspects of the business.

To find an accountant in your area, contact:

New Mexico Society of Certified Public Accountants-Referral Service & Information Services

3400 Menaul Blvd. N.E.
Albuquerque, NM 87107
505-246-1699 or 800-926-2522
505-246-1686 Fax
www.nmscpa.org

New Mexico Society of Public Accountants

2132-A Central Ave. S.E., PMB 306
Albuquerque, NM 87106
505-255-9335 or 800-378-1880
505-212-0822 Fax
www.nmspacct.com

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships,

general and limited partnerships, “C” and “S” corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you’re uncertain which business format is right for you, you may want to discuss options with a business counselor or attorney.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It’s the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rate. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting required with this business structure.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership agreement is recommended to address potential conflicts such as: who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, and what happens when a partner dies. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more persons. However, there are two types of partners.

- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share of profits based on the proportional amount on their investment, and liability is similarly limited in proportion to their investment.

“C” Corporation

A “C” corporation is a legal entity created under state law by the filing of

articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It’s the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is a separate legal entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and offer the owners the advantage of limited liability, but not total protection from lawsuits.

Subchapter “S” Corporation

Subchapter “S” references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter “S” status. Contact the IRS for more information.

LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and conduct business. It limits liability for the owners. The limited liability partnership is similar to the LLC, but it is for professional organizations.

LOGISTICS OF STARTING YOUR BUSINESS

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and local departments. Consult your state or local government for assistance. For additional information, visit the City of Albuquerque website:

www.cabq.gov/treasury/license.html or contact:

Albuquerque City Treasurer's Office

1 Civic Plaza N.W., Rm. 1080-B
Albuquerque, NM 87102
505-768-3309 or 505-768-3444

They will provide a license to conduct business via business registration fee. A state taxpayer identification number or evidence of application for such number is required.

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might want to use the same name. For more information, contact the county clerk’s office in the county where your business is based. If you are a corporation, you’ll need to check with the state.

New Mexico Secretary of State New Mexico State Capital

325 Don Gaspar, Ste. 300
Santa Fe, NM 87503
505-827-3600 or 800-477-3632

To incorporate your business, obtain information from the:

New Mexico Public Regulation Commission

P.O. Box 1269
Santa Fe, NM 87504-1269
888-427-5772 • 505-827-4387 Fax
Information/assistance on articles of incorporation and other business registration forms for for-profit and nonprofit businesses.

BUSINESS INSURANCE

Like home insurance, business insurance protects your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance – Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to

determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death, incapacitation or absence due to a Title 10 military activation of an owner or other "key" employee.

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

EMPLOYER IDENTIFICATION NUMBER

An EIN, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply

for an EIN in a variety of ways, including online, phone, fax. Taxpayers can obtain an EIN immediately by calling 800-829-4933, Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS campuses that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Faxed applications are processed in four days. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: <http://www.irs.gov/businesses/small/index.html>, click on New Businesses.

EINs are also issued automatically online. Visit the IRS Web site, <http://www.irs.gov/businesses/small/article/0,id=102767,00.html> for more information.

FEDERAL SELF-EMPLOYMENT TAX

Every employee must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on state taxes - sales or income, contact:

New Mexico Taxation & Revenue Dept.

P.O. Box 630
Santa Fe, NM 87504-0630
505-827-0700 • 505-827-0331 Fax

Information, assistance and problem solving on business related taxes including the investment tax credit, gross receipts tax, employee state income tax and state corporate income tax is available through this department.

To obtain a State Tax Number, please contact:

New Mexico Taxation & Revenue Dept.

P.O. Box 630
Santa Fe, NM 87504-0630
505-827-0700 • 505-827-0331 Fax

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business.

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax return (Form 1120). You will also be required to report your earnings from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

IRS WEB PRODUCTS FOR SMALL BUSINESSES

For the most timely and up-to-date tax information, consult the Small Business Resource Guide (SBRG), formerly a CD-ROM, is available exclusively online at <http://www.irs.gov/businesses/small/index.html>.

Designed to equip small business owners with the skills and knowledge needed to successfully start and manage a business, The SBRG covers a wide range of tax topics Web links to business forms, publications, other useful governmental Web sites, and much more.

New IRS Applications Make Tax Information More Accessible to Small Businesses and the Self-employed

Maximizing the Web's convenience, accuracy and speed, **IRS.gov**, IRS's web site, now assists millions of individual taxpayers, tax professionals, and small business owners to better understand and meet their tax responsibilities.

Updated Virtual Small Business Tax Workshop

The IRS's **Virtual Small Business Tax Workshop** (<http://www.tax.gov/virtualworkshop>) is an interactive resource to help small business owners learn about their federal tax rights and responsibilities. This dynamic educational product, available online and on CD 24/7 from your computer, consists of nine stand-alone lessons that can be selected and viewed in any sequence. A bookmark feature makes it possible to leave and return to a specific point within the lesson. Users also have access to a list of useful online references that enhance the learning experience by allowing them to view references and the video lessons simultaneously.

The **Virtual Small Business Tax Workshop** is the first of a series of video products designed exclusively for small business taxpayers. A new companion series called, "Your Guide to an IRS Audit" is in development with plans for a summer 2010 launch.

IRS.gov Now Features Audio and Video

IRS is augmenting its **curriculum of online learning and educational products** for the small business community by developing **new live broadcasting, phone forums and webinars**, and offering **audio and video presentations**.

Testing Social Media

The IRS has launched a YouTube video site at **YouTube - irsvideos's Channel** and an iTunes podcast to help taxpayers take full advantage of the 2009 tax provisions in the American Recovery and Reinvestment Act. The IRS YouTube channel debuted with seven Recovery videos in English and American Sign Language and eight in Spanish plus other languages. People without an iTunes account can hear those same podcasts, in English and Spanish, on IRS.gov's **Multimedia Center**. People can also visit the audio site at **iTunes** to listen to IRS podcasts about ARRA tax credits.

To get the most timely IRS news and information about products and services for small businesses and the self-employed, subscribe to e-News on **IRS.gov** at: <http://www.irs.gov/businesses/small/article/0,,id=154825,00.html>, click "Subscribe Now" at the bottom of the page and enter your e-mail address.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each payday, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be presented in a variety of ways, including on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in.

EMPLOYEE CONSIDERATIONS Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments of, and/or file quarterly reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

800-772-1213
<http://www.ssa.gov>

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at: www.socialsecurity.gov/employer/. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online; and
- verify Social Security Numbers through the Social Security Number Verification Service, used for all employees prior to preparing and submitting Forms W-2.

Federal Withholding

U.S. Internal Revenue Service
800-829-1040
<http://www.irs.gov>

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance. For more information:

NM Workers' Compensation Administration

Mailing Address: P.O. Box 27198
Albuquerque, NM 87125-7198
Physical Address: 2410 Centre Ave. S.E.
Albuquerque, NM 87106
800-255-7965 or 505-841-6000
866-967-5667 Help line
www.workerscomp.state.nm.us

Personnel Posting Requirements

Federal and state laws require that certain posters be displayed on business premises to inform employees of their rights and benefits. These posters can be obtained at no cost from the following agencies:

New Mexico Department of Labor/ Workforce Connection

501 Mountain Rd. N.E.
Albuquerque, NM 87102
505-843-1900 • 505-843-1991 Fax



SBA'S WEBSITE

Watch for the SBA's Improved Website Soon, Featuring:

- Faster, better search capabilities
- Information tailored to your needs
- News about SBA programs & services

Some pages may change URLs on the upgraded site. Please consult www.sba.gov or your local SBA district office for assistance.

U.S. Department of Labor/ Wage & Hour Division

500 Gold Ave. S.W., Ste. 12000
Albuquerque, NM 87102
505-248-6100 • 505-248-6108 Fax

For more information on Worker's
Compensation, contact:
Workers' Compensation Administration

P.O. Box 27198
Albuquerque, NM 87125
800-255-7965
In Albuquerque: 505-841-6000

New Mexico OSHA Office

P.O. Box 5469
525 Camino de los Marquez, Ste. 3
Santa Fe, NM 87505
505-476-8700 • 505-476-8734 Fax

WORKPLACE PROGRAM

Americans with Disabilities (ADA):
For assistance with the ADA, call 800-
669-3362 or visit: <http://www.ada.gov>.

U.S. CITIZENSHIP AND IMMIGRATION SERVICES

The Federal Immigration Reform and
Control Act of 1986 requires employers
to verify employment eligibility of new
employees. The law obligates an
employer to process Employment
Eligibility Verification Form I-9. The
U.S. Citizenship and Immigration
Services Office of Business Liaison offers
a selection of information bulletins and
live assistance through the Employer
Hotline. For forms call 800-870-3676,
for the Employer Hotline call 800-357-2099.

E-Verify: Employment Eligibility Verification

E-Verify, operated by the Department
of Homeland Security in partnership
with the Social Security Administration,
is the best- and quickest- way for
employers to determine the employment
eligibility of new hires. It is a safe,
simple, and secure Internet-based
system that electronically verifies Social
Security number and employment
eligibility information reported on Form
I-9. E-Verify is voluntary in most states
and there is no charge to use it.

If you are an employer or employee
and would like more information about
the E-Verify program, please visit:
www.dhs.gov/E-Verify or contact our
Customer Support staff: 1-888-464-4218
Monday – Friday 8 am – 5 pm.
E-mail: e-verify@dhs.gov

SAFETY & HEALTH REGULATIONS

All businesses with employees are
required to comply with state and
federal regulations regarding the
protection of employees. The
Occupational Safety and Health
Administration outlines specific health
and safety standards adopted by the
U.S. Department of Labor.

OSHA Onsite-Consultation NM Environment Dept.

Occupational Health & Safety Bureau
525 Camino de los Marquez, Ste. 3
P.O. Box 2569
Santa Fe, NM 87502
505-476-8700 • 505-476-8734 Fax

New Mexico Environment Department Office of the Secretary

Harold Runnels Bldg.
1190 S. St. Francis Dr./P.O. Box 5469
Santa Fe, NM 87505
505-827-2855 or 800-219-6157
505-827-2836 Fax
Responsible for issuing permits to business
and industry to assure protection of the
environment. Major areas of concern in
New Mexico include air quality, surface
water quality, solid waste, hazardous waste
and underground storage tanks.

U.S. Environmental Protection Agency/Region VI

1445 Ross Ave., Ste. 1200
Dallas, TX 75202
214-665-2200 • 800-887-6063 Fax
Information/referral on federal
environmental regulations including the
Clean Water Act, the Clean Air Act, the Safe
Drinking Water Act, the Resource
Conservation & Recovery Act and other
environmental regulations.

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning
regulations when choosing a site for your
business. You may not be permitted to
conduct business out of your home or
engage in industrial activity in a retail
district. Contact the business license
office in the city or town where the
business is located.

BAR CODING

Many stores require bar coding on
packaged products. Many industrial and
manufacturing companies use bar coding
to identify items they receive and ship.
There are several companies that can
assist businesses with bar-coding needs.
You may want to talk with an SBDC,
SCORE or WBC counselor for more
information.

Federal Registration of Trademarks and Copyrights

Trademarks or service markets are
words, phrases, symbols, designs or
combinations thereof that identify and
distinguish the source of goods.
Trademarks may be registered at both
the state and federal level. To register a
federal trademark, contact:

U.S. Patent and Trademark Office:

P.O. Box 1450
Alexandria, VA 22313-1450
800-786-9199
<http://www.uspto.gov/>

Trademark Information Hotline

703-308-9000

STATE REGISTRATION OF A TRADEMARK

Trademarks and service marks may be
registered in a state.

Caution: Federally registered
trademarks may conflict with and
supersede state registered business and
product names.

Patents

A patent is the grant of a property
right to the inventor by the U.S. Patent
and Trademark Office. It provides the
owner with the right to exclude others
from making, using, offering for sale or
selling the patented item in the United
States.

Additional information is provided in
the publications, General Information
Concerning Patents and other
publications distributed through the
U.S. Patent and Trademark Office. For
more information, contact the:

U.S. Patent and Trademark Office

800-786-9199 • <http://www.uspto.gov>

Copyrights

Copyrights protect original works of
authorship including literary, dramatic,
musical and artistic, and certain other
intellectual works. Copyright does not
protect facts, ideas and systems,
although it may protect the way these
things are expressed. For general
information contact:

U.S. Copyright Office

U.S. Library of Congress
James Madison Memorial Building
Washington, DC 20559
202-707-9100 - Order Line
202-707-3000 - Information Line
www.copyright.gov

FINANCING & SURETY BONDS GETTING APPROVED

Financing Options to Start or Grow Your Business



Many entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the Microloan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amounts that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to individual business owners to start or grow a business.

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses. The Small Business Investment Company Program fills the gap between the

availability of private capital and the needs of small businesses. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying U.S. small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates through SBA-guaranteed leverage. SBICs are for-profit firms whose incentive is to share in the success of a small business. In addition to equity and debt investments, SBICs provide managerial, operational and technical assistance. The SBIC Program provides funding for a broad range of industries and stage of investment. Some SBICs invest in a particular field or industry while others invest more generally. For more information visit: <http://www.sba.gov/inv>.

New Mexico Small Business Investment Corporation

The New Mexico Small Business Investment Corporation is a nonprofit, independent, public corporation for the purpose of creating new job opportunities by making equity investments in land, buildings or infrastructure for facilities to support new or expanding businesses in New Mexico. Please contact the SBA, New

Mexico District Office, at 505-248-8225 or 505-248-8237 for further information.

Technology Ventures Corporation (TVC)

TVC is a nonprofit, non-funding institution that provides a bridge between high technology companies and investors. The purpose of TVC is to promote economic development for New Mexico through commercialization of technologies at our national laboratories such as SANDIA and Los Alamos National Lab as well as through technical programs at New Mexico Colleges and Universities.

TVC advises and assists in the preparation of a business case/plan to commercialize a technology. It also plays a leading role in recruiting qualified investors to New Mexico to review carefully screened technology companies with excellent business potential.

TVC serves as the Network Operator for the State of New Mexico for an Internet network (ACE-Net) providing opportunities for entrepreneurs and angel investors to make contacts. The website is www.ace-net.org.

For more information on TVC, please contact them at:

Technology Ventures Corporation

One Technology Center
1155 University Blvd. S.E.
Albuquerque, NM 87106
505-246-2882 • 505-246-2891 Fax
www.techventures.org

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR

Program visit: <http://www.sba.gov/aboutsba/sbaprograms/sbir/index.html>.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

The STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to high-tech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researchers need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
 - Nonprofit college or university.
 - Domestic nonprofit research organization.
 - Federally funded R&D center.
 - The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

OTHER BUSINESS LOANS

When you seek a business loan, familiarize yourself with the SBA's business loan programs to see if they may be a viable option. Keep in mind the dollar amount you seek to borrow and how you want to use the loan proceeds. The three principal players in most of these programs are — the applicant small business, the lender and the SBA. SBA guarantees a portion of the loan (except for Microloans). The business should have its business plan prepared before it applies for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA's requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with

funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from the lending institutions on their own.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceed uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other approved lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the applicants' requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the applicant must be eligible and creditworthy and the loan structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES AND LOAN MAXIMUMS

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk on each loan. The percentage SBA guarantees depends on either the dollar amount or the program the lender uses to obtain its guaranty. For loans of \$150,000 or less the SBA may guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent.

(NOTE: Percentages that have been temporarily increased up to 90 percent may be extended past their normal expiration as part of government efforts to promote economic recovery. Check with your local SBA district office for more information.)

The maximum loan amount is \$2 million and the maximum guaranty amount to any one business (including affiliates) is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

The actual interest rate for a loan guaranteed by SBA is negotiated between the applicant and lender and subject to SBA maximums. Both fixed and variable interest rate structures are available. The maximum rate is comprised of two parts, a base rate and

an allowable spread. There are three acceptable base rates (Wall Street Journal Prime*, London Interbank One Month Prime plus 3 percent, and an SBA Peg Rate). Lenders are allowed to add an additional spread to the base rate to arrive at the final rate. For loans with maturities of less than seven years the maximum spread will be no more than 2.25 percent. For loans with maturities of seven years or more the maximum spread will be 2.75 percent. The spread on loans under \$50,000 and loans processed through Express procedures may be higher.

Loans guaranteed by SBA are assessed a guaranty fee. This fee is based on the loan's maturity and the dollar amount guaranteed, not the total loan amount. The guaranty fee is generally paid by the borrower and can be included in the loan proceeds.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the normal guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than

\$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

*** All references to the prime rate refer to the base rate in effect on the first business day of the month the loan application is received by SBA.**

(Note: Fees which have been temporarily lowered for some loans as part of the government efforts to promote economic recovery may be extended. Check with your local SBA district office for the latest information.)

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to seven years for working capital. Short-term

Thank you, small business owners

Wells Fargo was the #1 SBA lender for 2009*

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loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixed-rate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the start-up and expansion phases (when eligible) to allow the business time to generate income before it starts making full loan payments. Balloon payments or call provisions are not allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every loan to be fully secured, but the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, provided all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as “small” by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: <http://www.sba.gov/services/contractingopportunities/index.html> select “For Government/Contracting Officials” which then leads to a page where you can select “Size Standards.”

SBA Size Standards:

- Manufacturing from 500 to no more than 1,500 employees
- Wholesaling — No more than 100 employees
- Services from \$4.5 million to no more than \$35.5 million in average annual receipts
- Retailing from \$7 million to no more than \$29 million in average annual receipts
- General construction from \$7 million to no more than \$33.5 million in average annual receipts
- Agriculture from \$750,000 to no more than \$17.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is usage of proceeds. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- Finance seasonal lines of credit;
- Construct commercial buildings; and
- Refinance existing debt under certain conditions.

SBA 7(a) loan proceeds cannot be used for the purpose of making investments. SBA proceeds cannot be used to provide funds to any of the owners of the business except for ordinary compensation for actual services provided.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA’s credit elsewhere test and utilization of personal assets requirements where the business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA’s anti-discrimination rules and restrictions on lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

Generally, SBA loans must meet the following:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

For SBA’s eligibility requirements check: <http://www.sba.gov/services/>.

WHAT TO TAKE TO THE LENDER

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as an explanation of the assumptions used to develop these projections.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

HOW THE 7(A) PROGRAM WORKS

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and

the applicant should be prepared to complete some additional documents before the lender reviews the request to ensure it meets SBA's requirements before sending the request for guaranty to the SBA. Applicants who feel they need more help with the process should contact their local SBA district office or one of SBA's resource partners for assistance.

There are several ways a lender can apply to the SBA for a 7(a) guaranty from SBA. The main differences between these methods are related to the documentation which the lender provides, the amount of review which SBA conducts, the amount of the loan and the lender responsibilities in case the loan defaults and the business' assets must be liquidated. The methods are:

- Standard 7(a) Guaranty
- Certified Lender Program
- Preferred Lender Program
- Rural Lender Advantage
- SBA Express
- Patriot Express
- Export Express
- Community Express

For the Standard, Certified and Preferred methods, the applicant fills out SBA Form 4, and the lender completes SBA Form 4-1. When requests for guarantees are processed using Express methods, the applicant uses more of the regular forms of the lender and just has a few federal forms to complete. When SBA receives a request that is processed through Standard or CLP procedures, it either reanalyzes or reviews the lender's eligibility and credit analysis before deciding to approve or reject. For requests processed through PLP, or Express programs, the lender is delegated the authority to make the credit decision without SBA's concurrences which help expedite the processing time.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they might not otherwise obtain.

After SBA approval, the lender is notified that its loan has been

guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

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SBAEXPRESS

The SBAExpress guaranty is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected, experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. The use of loan proceeds is the same as for any basic 7(a) loan. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are available for a maximum of seven years.

For a list of lenders in your area, contact your local SBA office at: www.sba.gov/local_resources/index.html.

New Mexico District Office

625 Silver Ave. S.W., Ste. 320
Albuquerque, NM 87102
505-248-8225 • 505-248-8246 Fax

PATRIOT EXPRESS

The Patriot Express pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans;
- Service-disabled veterans;
- Active-duty servicemembers eligible for the military's Transition Assistance Program;
- Reservists and National Guard members;
- Current spouses of any of the above, including a servicemember;
- The widowed spouse of a servicemember or veteran who died during service or of a service-connected disability.

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features the fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied real-estate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a listing of Patriot Express lenders in your area. More information is available at: <http://www.sba.gov/patriotexpress>.

COMMUNITY EXPRESS PILOT LOAN PROGRAM

The Community Express Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The Community Express program is offered through hundreds of selected SBA lenders throughout the nation. Under Community Express, approved lenders may use streamlined and expedited loan review and approval procedures to process SBA-guaranteed loans. These lenders may use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

SPECIAL PURPOSE 7(A) LOAN PROGRAMS

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very useful to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts; finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term

debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- **The Contract Loan Program** is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Contract payment must be sent directly to the lender.
- **The Seasonal Line of Credit Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal inventory. The business must have been in business for a period of 12 months and must have a definite established seasonal pattern. The loan may be used over again after a "clean-up" period of 30 days to finance activity for a new season. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- **The Builders Line Program** provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary to facilitate sale of the property. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- **The Small Asset-Based Line** is a revolving line of credit (up to \$200,000) that provides short term working capital. These lines are generally used by businesses that provide credit to their customers. Disbursements are based on the size of a borrower's accounts receivable and/or inventory. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower.
- **The Standard Asset-Based Line** is similar to the Small Asset-Based Line, but for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

EXPORT ASSISTANCE Trade Financing

The SBA has help for existing small businesses wanting to export goods and services.

U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, are a partnership among SBA, U.S. Department of Commerce and the Export-Import Bank of the U.S. to provide trade promotion and export-finance assistance for small businesses in a single location. The USEACs also work closely with other federal, state and local international trade organizations. To find the nearest USEAC, go to: <http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html>

U.S. Small Business Administration

Dennis R. Chrisbaum
Regional Manager - Export Solutions Group
Office of International Trade
U.S. Export Assistance Center
1625 Broadway Ave., Ste. 680
Denver, CO 80202
303-844-6622 ext. 218

EXPORT WORKING CAPITAL PROGRAM

The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines of credit. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through a new application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, see www.sba.gov/services/financialassistance/sbaloantopics/SpecialPurposeLoans/ewcp/index.html.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

Eligibility of Foreign Buyers

The foreign buyer must be a creditworthy entity and the methods of payment must be acceptable to the SBA and the export lender.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
- To support standby letters of credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To support a sale where the exporter is not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- To serve as a warranty letter of credit.

Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- Other collateral may be required.

How to Apply

A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot

exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee. The SBA guarantee fee is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule; and the method of payment must be acceptable to the SBA, Export-Import bank and partner lender.

Use of Proceeds

Generally the same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.
- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

How to Apply

A small business exporter seeking a co-guaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital Program.

INTERNATIONAL TRADE LOAN PROGRAM

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit. The international trade loan provides an SBA guaranty up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guaranty of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition, the

applicant must show that upgrading equipment or facilities will improve its competitive position.

- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

- For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services.

Collateral Requirements - Collateral requirements are the same as for regular 7(a) loans.

How to Apply - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

EXPORT EXPRESS

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total

Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans greater than \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

Eligible Buyers - The same as for the Export Working Capital Program.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds;
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

SUCCESS
STORY

Saigan Construction, Inc.

continued from page 9

- \$83,000 - Value Replacement for Dexter Fish Hatchery - 8(a) competitive
- \$66,000 - Pond Kettle Replacement for Dexter Fish Hatchery - Small Business set-aside
- \$686,000 - Wastewater Facility for Nambé Pueblo for Indian Health Service (IHS) - competitive multi-trade with IHS.

The Recovery Act has had a very positive effect on Saigan Construction. The company had been doing about \$3,000,000 a year for the last three to four years and anticipates doubling that amount in the next 6 months. Mr. Fogarty

indicates the federal government's recovery program has allowed him to hire 10 employees and anticipates employment with his firm may rise to 25 from his current 17. He indicated that he needs to hire 4 more employees immediately.

Mr. Fogarty credits the American Recovery and Reinvestment Act of 2009 (Recovery Act) for his recent growth that brought him up to the next level. He believes that the Recovery Act has created numerous jobs and helped many businesses.

INTERNATIONAL BUSINESS ACCELERATOR

The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexico businesses and individuals wishing to introduce their product or service into the global market.

The IBA offers educational programs on how to export/import, an online resource guide of international trade materials, and an electronic database of international trade leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign buyers and sellers for the benefit of New Mexico companies. IBA's team of trade expert offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives.

The IBA is part of the New Mexico Small Business Development Centers Network and is administered through Western New Mexico University. **International Business Accelerator (IBA) Office**

113 Sundance Ct.
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax
infor@nmiba.com
Jerry Pacheco, Executive Director
575-589-2200 ext. 2
Jerry@nmiba.com

COMMUNITY ADJUSTMENT AND INVESTMENT PROGRAM

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

SBA'S NON-7(A) LOAN PROGRAMS

In addition to the 7(a) Loan Program SBA has three other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOAN PROGRAM (504 LOANS)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business

expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture, or long-term loan, is:

- \$1.5 million for businesses that create a certain number of jobs or improve the local economy;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.

Recent additions to the program allow \$4 million for each project that reduces the borrower's energy consumption by at least 10 percent; and \$4 million for each project that generates renewable energy fuels, such as biodiesel or ethanol production. Projects eligible for up to \$4 million under one of these two requirements do not have to meet the job creation or retention requirement, so long as the CDC portfolio average is at least \$50,000.

- Eligible project costs are limited to long-term, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less than 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent.

Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate.

- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed.
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20-year term, heavy equipment 10 or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small — net worth under \$8.5 million, net profit after taxes under \$3 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business — retail, service, wholesale or manufacturing.

The SBA's 504 certified development companies serve their communities by financing business expansion needs. Their professional staffs work directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For information, visit www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. Click on "CDC/504 Program." **U.S. Small Business Administration New Mexico District Office**

625 Silver Ave. S.W., Ste. 320
Albuquerque, NM 87102
505-248-8225 • 505-248-8246 Fax
www.sba.gov/nm

Enchantment Land Certified Development Company

Karen Howard, Director
625 Silver Ave. S.W., Ste. 195
Albuquerque, NM 87102
505-843-9232 • 505-764-9153 Fax
www.elcdc.com

or

1990 E. Lohman, Ste. 123
Las Cruces, NM 88001
575-524-6830 • 575-524-6817 Fax
Nonprofit organization licensed by SBA to implement the SBA 504 loan programs. Offers long-term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Capital Certified Development Corporation

Wild Basin One
110 Wild Basin Rd., Ste. 270
Austin, TX 78746
512-327-9229 or 800-504-2232 Toll Free
512-327-9243 Fax
www.CapitalCDC.com
Admin@capitalcdc.com

or
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or
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Business Development Officer
3408 88th St.
Lubbock, TX 79423
806-749-3600 or 866-596-9889
jasonbigham@capitalcdc.com
Nonprofit organization licensed by the SBA to implement the SBA 504 program in both Texas and New Mexico. Offers long term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Mountain West Small Business Finance Certified Development Company

Salt Lake Office
2595 E. 3300 S.
Salt Lake City, UT 84109
801-474-3232
or
Southern Utah Office
107 S. 1470 E., #301
St. George, UT 84790
435-652-3761

Nonprofit organization licensed by the SBA to implement the SBA 504 program in both Utah and New Mexico. Offers long term financing to existing small businesses, with reasonably priced, fixed rate loans for land, buildings and other fixed assets.

Community Economic Development Company of Colorado/Small Business Finance Corp.

480 Rainbow Dr./ P.O. Box 2392
Pagosa Springs, CO 81147
Edie Newberg, Loan Officer
edie@cedco.org
970-264-0496 • 970-264-0497 Fax
www.cedco.org
The CEDC-Small Business Finance Corporation is a private, non-profit Certified Development Company, licensed by the SBA as Colorado's statewide source of SBA 504 fixed asset loans. It also serves the San Juan County of New Mexico and San Juan County of Utah.

MICROLOAN PROGRAM

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold

improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans."

WESST

Agnes Noonan, Executive Director
WESST Enterprise Center
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax
www.wesst.org
WESST is a statewide economic development organization committed to growing New Mexico's economy by cultivating entrepreneurship. While its historical target market has been low-income women and minorities, WESST provides services to any New Mexico resident seeking to start or grow a business. Key WESST services include business training, technical assistance and access to capital. WESST is an SBA Microloan Lender. For more information visit www.wesst.org.

The Loan Fund

F. Leroy Pacheco, Executive Director
423 Iron S.W./P.O. Box 705 (Mailing)
Albuquerque, NM 87103
505-243-3196 • 505-243-8803 Fax
866-873-6746
info@loanfund.org (inquiries)
www.loanfund.org (web page)
Founded in 1989, The Loan Fund is a private, tax-exempt organization that provides loans for business start-ups, operations and expansion, as well as training and consulting to entrepreneurs and non-profits throughout New Mexico and the Navajo Nation. Business loans range from \$5,000 to \$150,000 or more for qualified businesses and The Loan Fund is also an SBA 504 participant. The Loan Fund is an SBA Microloan Lender. The Loan Fund's services support the efforts of low-income individuals and their communities to achieve self-reliance and control over their economic destinies. To date, The Loan Fund has provided loans in excess of \$30 million to businesses and non-profits, creating or preserving over 4,600 jobs.

ACCION New Mexico
• Arizona • Colorado (ACCION)

Anne Haines Yatskowitz, President & CEO
2000 Zearing N.W.
Albuquerque, NM 87104
505-243-8844 • 505-243-1551 Fax
800-508-7624 Toll Free
accion@accionnm.org
www.accionnm.org
ACCION New Mexico • Arizona • Colorado (ACCION) is a nonprofit organization that increases access to business credit, makes loans, and provides training which enable emerging entrepreneurs to realize their dreams and be catalysts for positive economic and social change in the community. ACCION offers loans between

\$200 and \$150,000. ACCION uses a "stepped lending" model in which many clients start with a relatively small first-time loan. Once clients establish a strong repayment history, they may apply for larger loans.

THE SURETY BOND GUARANTEE PROGRAM

The Surety Bond Guarantee Program is a public-private partnership between the federal government and surety companies that provides small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. The program is aimed at small businesses that lack the working capital or performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and ancillary bonds issued by surety companies for individual contracts of up to \$2 million. Under the American Recovery and Reinvestment Act, SBA can guarantee up to \$5 million, and up to \$10 million on a federal contract, if the contracting officer certifies that the guarantee is in the best interest of the government. The SBA reimburses sureties between 70 and 90 percent of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan B). In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonded contracts greater than \$100,000 that are awarded to socially and economically disadvantaged and HUBZone contractors and veterans and service-disabled veteran owned small businesses. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under Plan B, SBA guarantees 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Guarantee Program, visit SBA's website at: www.sba.gov/osg
Downey & Company Insurance & Surety Bonds

6565 Americas Pkwy. N.E., Ste. 750
Albuquerque, NM 87110



LOAN GUARANTY PROGRAMS

(Information current as of March 2010 • All SBA programs and services are provided on a nondiscriminatory basis.)

U.S. Small Business Administration

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
7(a) Loans								
7(a) Basic	\$2 million gross (\$1.5 million guaranty)	Check with local SBA District Office for current information.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
SBAExpress Lender approves. Minimal SBA paperwork.	\$350,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
Community Express. Lender approves. Minimal SBA paperwork.	\$250,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
Patriot Express Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Check with local SBA District Office for current information.	See 7(a)	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
CAPLines: Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	Check with local SBA District Office for current information.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a) Existing business	Funds short-term working capital /Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
International Trade	\$2 million (separate working-capital loan + IT loan together may have \$1.75 million combined guaranty but the guaranty portion cannot exceed \$1.25 million)	Check with local SBA District Office for current information.	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
Export Working Capital Program 1-page application, fast turnaround, may apply for prequalification letter.	\$2 million (may be combined with International Trade loan)	Check with local SBA District Office for current information.	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
Non-7(a) Loans								
Microloans Loans through non-profit lending organizations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Check with local SBA District Office for current information.	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Check with local SBA District Office for current information.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguaranteed) financing may have a shorter term.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization; no balloons

CONTRACTING OPPORTUNITIES

FEDERAL PROCUREMENT OPPORTUNITIES

How to Apply for Government Contracts

The U.S. government is the largest single purchaser of goods and services in the world, buying everything from armored tanks to paper clips. Every year, the federal government awards more than \$500 billion in contracts, and a significant share of those contracts are specifically allotted to small businesses.

The SBA works with agencies to award at least 23 percent of all prime government contracts to small businesses, with specific statutory goals for small businesses that are disadvantaged, women-owned, service-disabled veteran-owned, or located in historically underutilized business zones (HUBZone).

The agency ensures that small businesses have access to long-lasting development opportunities, which means working with small businesses to help them stay competitive, as well as encouraging federal agencies to award more contracts to small businesses. The SBA features outreach programs, matchmaking events, and online training opportunities; and helps agencies identify opportunities for small businesses.

HOW GOVERNMENT CONTRACTING WORKS

Sealed bidding vs. Negotiation

There are two methods the government uses to purchase goods and services. The first method, sealed bidding, involves issuing an invitation for bid by a procuring agency. A contract is usually awarded to the lowest priced bidder. The second method, negotiation, involves issuing a request for proposal or quotations, along with the negotiation for each element in the proposal. The business with the best proposal in terms of technical content, price and other factors wins the contract.

Types of Contracts

Fixed price contracts places the responsibility for the costs and risk of loss on the contractor. Firm fixed price



contracts do not permit any adjustment on the basis of the contractor's costs during the performance of the contract. This type of contract is used in all sealed bid and some negotiated procurements.

Cost reimbursement contracts provide for the payment of allowable costs incurred by the contractor, to the extent stated in the contract. The contract establishes a ceiling price, above which a contractor may not exceed without the approval of the contracting officer. Cost reimbursement contracts are used in research contracts that have commercial applicability.

Some contracts do not fit neatly into these two categories, such as time and material contracts (prices for hourly wages are fixed but the hours are estimated) and letter contracts (authorizes a contractor to begin work on an urgent requirement).

Small Business Set-Asides

A "set-aside" for small businesses reserves an acquisition exclusively for small business concerns. There are two ways in which set-asides can be determined. First, if an acquisition of goods or services has an anticipated dollar value of at least \$3,000 but not exceeding \$100,000, it is automatically reserved for small businesses. The

acquisition will be set aside only if the contracting officer determines there probably won't be two or more responsible small business concerns that are competitive in terms of market prices, quality and delivery. Second, if an acquisition of goods or services is more than \$100,000, and if it's likely offers will be obtained from at least two responsible small business concerns, and if awards will be made at fair market prices, the acquisition is reserved for small business concerns. Reasonable expectations may be evaluated using past acquisition history of an item or similar items.

There are several exceptions and unique rules for specific kinds of small businesses and industries. For R&D small business set-asides, there must be reasonable expectation of obtaining from small businesses the best scientific and technological sources consistent with the demands of the proposed acquisition. For small business set-asides other than for construction services, any concern proposing to furnish a product that it did not itself manufacture must furnish the product of a small business manufacturer unless the SBA has granted either a waiver or exception to the non-manufacturer rule. In industries where the SBA finds that there are no

small business manufacturers, it may issue a waiver to the non-manufacturer rule. Waivers permit small businesses to provide any domestic firm's product.

Subcontracting

Subcontracting opportunities are a great resource to small businesses, especially to those not ready to bid as prime contractors. Experience gained from subcontracting can better prepare businesses to bid for larger, prime contracts.

Current regulations stipulate for contracts offering subcontracting opportunities and that are over \$550,000 for goods and services, or \$1 million for construction, large business prime contractors must offer maximum practicable opportunity to small businesses. Large business prime contractors must submit a plan describing how they will successfully subcontract to small businesses.

To find subcontracting opportunities, find a list of prime contractors through the Subcontracting Directory at www.gsa.gov and www.sba.gov. Research the primes and determine which are best suited for your business. Develop a marketing strategy, and then contact the Small Business Liaison Officer listed for each prime to schedule an appointment.

CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency Program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific government contract on which it is the apparent successful bidder. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a certificate of competency to the contracting officer, requiring award of that contract to the small business.

WHAT YOU SHOULD KNOW ABOUT YOUR BUSINESS

To be eligible to bid on a federal contract, you must know your business. Answer the following three questions:

1. Are you a small business?

Is your small business:

- Organized for profit?
- Located in the U.S.?
- Operated primarily within the U.S. or making a significant contribution to the U.S. economy through payment of taxes or use of American products, materials, or labor?

- Independently owned and operated?
- Not dominant in the field of operation in which it is bidding for government contracts?
- A sole proprietorship, partnership, corporation, or any other legal form?

If the first six criteria apply to your business, ask yourself the second important question to find out if your business meets size standard requirements.

2. What is the size standard for your business?

Size standards are used to determine whether a business is small or "other than small". Size standards vary depending upon the industry. To determine the size standard for your business, you will need a NAICS code and an SIC code. Every federal agency uses these codes when considering your business.

Some SBA programs require their own unique size standards. To find out more about these requirements and other size standard information, go to: <http://www.sba.gov/contractingopportunities/officials/size/index.html>

3. Do you fall under a specific certification?

Under the umbrella of "small business," SBA has outlined several specific certifications that businesses may fall under. These certifications are divided into two categories: SBA-Certified and Self-Certified.

The SBA-Certified Programs were created to assist specific groups in securing federal contracts and therefore can only be granted by SBA administrators. However, you can determine for yourself if your business meets the requirements of the Self-Certified Programs by referring to the Federal Acquisition Regulations (FAR).

Just as small businesses have been given the goal of procuring 23 percent of federal contracting dollars, so too have a few of these certifications been given specific contracting goals. These goals are:

- 5 percent of contracts go to Small Disadvantaged Businesses*
- 5 percent go to Women-Owned Small Businesses
- 3 percent go to Service-Disabled Veteran-Owned Small Businesses



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- 3 percent go to HUBZone Small Businesses

(*Small Disadvantaged Businesses is not a certification program)

Federal agencies have a strong incentive to fulfill these contracting goals. You should apply for those SBA-Certified and Self-Certified programs for which you qualify to take advantage of contracting opportunities.

HUBZone

HUBZones (Historically Underutilized Business Zones) are SBA-designated geographic regions that have been historically underutilized. There is a federal governmentwide goal of awarding at least 3 percent of contracting dollars to small businesses in HUBZones. The HUBZone Program also establishes preference for award of federal contracts to small businesses in these areas. To be eligible for the HUBZone Program, businesses:

- Must have their headquarters located in a HUBZone;
- 35 percent of their employees must reside in a HUBZone;
- Must be at least 51 percent owned by one or more U.S. citizens, a community development corporation, an agricultural cooperative, or an Indian tribe.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must maintain a primary residence in a HUBZone for at least 180 days or be currently registered to vote in that area.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program;
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

For additional information, visit:

www.sba.gov/hubzone.

U.S. Small Business Administration

Office of Technology
409 Third St. S.W., 8th Fl.
Washington, DC 20416
202-205-6450

or
Barbara J. Stoller, Director SBIR/STTR
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One Technology Center
1155 University Blvd. S.E.
Albuquerque, NM 87106
505-843-4105 • 505-246-2891 Fax
barbara.j.stoller@lmco.com
www.techventures.org

8(A) BUSINESS DEVELOPMENT PROGRAM

The 8(a) Business Development Program is a nine year program established to assist eligible socially and economically disadvantaged individuals develop and grow their businesses.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance. To be eligible for the 8(a) program, a business must be:

- A small business;
- Owned by one or more U.S. citizens;
- Be established for two full years before applying;
- Owned (at least 51 percent) and controlled by one or more individuals who qualify as socially and economically disadvantaged;
- Managed and operated by the disadvantaged individual upon whom eligibility is based.

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. An individual who is not a member of one of these groups must establish individual social disadvantage by a preponderance of evidence. **Economically disadvantaged** individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

For initial 8(a) Program certification, the **net worth** of an individual claiming disadvantage must be less than \$250,000. For continued 8(a) Program eligibility after admission, the net worth must be less than \$750,000. In determining net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

For additional information, visit:
www.sba.gov/aboutsba/sbaprograms/8abd/index.html.

SDB

An SDB (Small Disadvantaged Business) is defined as one that is at least 51 percent owned and controlled by one or more individuals who are socially

and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Firms self-certify as SDB for federal prime contracts and subcontracts without submitting any application to SBA. To self-certify, firms should update their CCR profiles and update their ORCA profiles, making sure that both profiles reflect their SDB status.

U.S. Small Business Administration

Office of Business Development
409 Third St. S.W.
Washington, DC 20416
202-619-1850

New Mexico SBA District Office

625 Silver Ave. S.W., Ste. 320
Albuquerque, NM 87102
505-248-8225 • 505-248-8246 Fax

NEDA Business Consultants

Anna Muller
718 Central Ave. S.W.
Albuquerque, NM 87102
505-843-7114 • 505-242-2030 Fax

New Mexico Native American Business Enterprise Center

Theodore Pedro, Project Director
2401 12th St. N.W., Ste. 5-S
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax

SDVOSB

The SDVOSB (Service-Disabled Veteran-Owned Small Business) Program has a federal government-wide goal of awarding at least 3 percent of contracting dollars to Service-Disabled Veteran-Owned Small Businesses each year.

The SDVOSB Protest is administered by SBA to ensure that only businesses owned by service-disabled veterans receive contracts reserved exclusively for them. When a business's SDVOSB self-certification is challenged, SBA determines if the business meets the status, ownership, and control requirements.

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer, visit the various program websites, or contact SBA's Office of Veterans Business Development at:

www.sba.gov/vets.

For additional information, visit: www.sba.gov/aboutsba/sbaprograms/gc/programs/gc_service_disabled.html.

For more information on certifications not described in depth here, refer to the glossary of terms on the following page.

HOW TO GET STARTED

Once you have identified the important information regarding your business, it is time to start the process of procuring a government contract. Take these necessary steps to begin the bidding process:

1. Identify your DUNS (Data Universal Numbering System) number

To register your business, obtain a DUNS number used to identify and track millions of businesses. You can obtain your free DUNS number by contacting Dun & Bradstreet at www.dnb.com.

2. Identify your EIN (Employer Identification Number)

An EIN, otherwise known as a federal tax identification number, is generally required of all businesses. For more information, go to www.irs.gov/businesses/small/article/0,,id=98350,00.html.

3. Identify your NAICS and SIC codes

The NAICS and SIC codes are used to classify the industry a particular business occupies. To register your business, supply at least one code. Refer to the Glossary for more information.

4. Register with the CCR (Central Contractor Registration)

The CCR is an online government-maintained database of companies wanting to do business with the federal government. Agencies search the database for prospective vendors. The CCR is at www.ccr.gov.

After completing registration, you will be asked to enter your small business profile information through the SBA Supplemental Page. The information will be displayed in the Dynamic Small Business Search.

Creating a profile in CCR and keeping it current ensures your firm has access to federal contracting opportunities. Entering your small business profile, including your business information and key word description, allows contracting officers, prime contractors, and buyers from state and local governments to learn about your company.

5. ORCA

Prospective contractors will need to complete paperwork as a part of the representations and certifications process that registers your business. To make this process easier for everyone involved, the government developed ORCA (Online Representations and Certifications Application), where businesses can complete all of the paperwork online. To begin this process, go to <https://orca.bpn.gov>.

6. GSA Schedule

The GSA (Government Services Administration) Schedule is used by GSA to establish long-term, government-wide contracts with commercial firms. Once these contracts are established, the government can order the services and supplies they need directly from the firms through the use of an online shopping tool. Becoming a GSA schedule contractor increases your opportunity for contracts across all levels of government. Businesses interested in becoming GSA schedule contractors should review the information available at www.gsa.gov/schedules.

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Jeanette and Martin Candelaria of Greetings, Etc., Inc.

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7. Make Sure Your Business is Financially Sound

This critical step is absolutely necessary to make sure that your business is financially prepared for the journey ahead. Even if you are able to obtain a government contract, you will not be receiving all of the money at once. It helps to have a clear plan of how your business will stage the benefits of the contract.

8. FedBizOpps

Federal Business Opportunities, or FedBizOpps, is an online service operated by the federal government that announces available business opportunities. FedBizOpps helps identify the needs of federal agencies and available contracting opportunities. To begin searching for contracting opportunities, go to www.fbo.gov.

9. Marketing Your Business

Registering your business is not enough to obtain a federal contract: you will need to market your business to attract federal agencies. Tips for good marketing are:

- o Determine which federal agencies buy your product or service, and get to know them
- o Identify the contracting procedures of those agencies
- o Focus on opportunities in your niche and prioritize

Although not required, you may want to obtain a PSC (Product Services Code) and/or a FSC (Federal Supply Classification). These codes provide additional information about the services and products your business offers.

AVAILABLE RESOURCES

SBA has a variety of services and resources that can provide you with more information and coach you through the necessary steps to take in order to be successful in your search for a government contract.

1. The 8(a) Business Development Program

The 8(a) Program provides development support to small businesses that are economically and/or socially disadvantaged. To find out more, go to www.sba.gov/aboutsba/sbaprograms/Sabd/.

2. The Mentor Protégé Program

The Mentor Protégé Program encourages approved mentors to provide various forms of business assistance to eligible 8(a) participants as protégés to improve their ability to compete in the public and private marketplaces successfully. To find out more, go to www.sba.gov/aboutsba/sbaprograms/Sabd/mentroprogram/index.html.

3. Online Training Programs

SBA's Small Business Training Network is a virtual campus complete with courses and programs to help the small business owner. The free, 30-minute course, "Business Opportunities: A Guide to Winning Federal Contracts," is a good introduction for businesses looking to obtain a contract with the federal government. To view this course, among others, go to www.sba.gov/training.

4. Online Podcasts

To make help even more accessible, SBA has podcasts on a variety of topics that will provide more specific information on SBA, government contracting, and small businesses. To access these podcasts, go to www.sba.gov/tools/audiovideo/Podcasts/index.html

5. Counseling Services

SBA has a variety of counseling services aimed at targeting the various needs of small business owners. Some of the counseling services we offer are:

- o SBA district offices: These offices can provide general information about SBA and government contracts.
- o SBDCs (Small Business Development Centers): SBDCs provide management assistance to current and prospective small business owners in the form of both information and guidance.
- o WBCs (Women's Business Centers): WBCs exist to help women entrepreneurs, especially women who are economically and/or socially disadvantaged, start and grow their own business. This is achieved through comprehensive training and counseling on a vast array of topics in many languages.
- o SCORE - Counselors to America's Small Business: One of SBA's resource partners, SCORE in a non-profit organization dedicated to helping entrepreneurs and small business start, grow, and succeed nationwide.
- o Office of Veterans Business Development: The Office of Veterans Business Development aims at maximizing the availability, applicability, and usability of SBA programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their dependents or survivors.

To find the locations of these offices, or to learn more, go to www.sba.gov/localresources.

6. Procurement Resources

There are three main resources available for procurement concerns:

- o PTACs (Procurement Technical Assistance Centers): PTACs provide assistance to businesses that want to sell products and services to federal, state, and/or local government. To find a PTAC in your state, go to www.dla.mil/db/procurem.htm.
- o PCRs (Procurement Center Representatives) and CMRs (Commercial Marketing Representatives): PCRs work to increase the small business share of federal procurement awards. CMRs offer many services to small businesses, including counseling on how to obtain subcontracts. To find a PCR or CMR near you, go to http://www.sba.gov/aboutsba/sbaprograms/gcbd/GC_PCRD1.html.

Certification

Many government agencies and corporations have procurement goals to purchase a certain percentage of their services and products from women business owners. These government agencies and corporations are looking for women business owners that are certified as Women Business Enterprises (WBE).

Procurement

Government agencies and corporations that wish to purchase services and products will post procurement opportunities.

The following contacts can provide current information on opportunities:

U.S. Small Business Administration

625 Silver Ave. S.W., Ste. 320
Albuquerque, NM 87102
505-248-8225 • 505-248-8246 Fax
www.sba.gov

U.S. Small Business Administration

Colleen Burns, Procurement Center Representative/Commercial Marketing Representative
Office of Government Contracting
U.S. Small Business Administration
211 N. Florence, Ste. 201
El Paso, TX 79901
915-834-4610 • 915-834-4689 Fax

New Mexico General Services Department

State Purchasing Division
Michael C. Vinyard
State Purchasing Agent
1100 St. Francis Dr., Rm. 2016
Santa Fe, NM 87505
Mailing: P.O. Box 6850
Santa Fe, NM 87502-6850
505-827-0472 • 505-827-2484 Fax

GLOSSARY OF TERMS

New Mexico Small Business Development Center Procurement Technical Assistance Program (PTAP)

Wendy Ederer, PTAP Program Coordinator
6401 Richards Ave.
Santa Fe, NM 87508-4887
505-428-1362 or 800-281-7232
505-428-1469 Fax

General Services Administration (GSA)

Geraldine Garcia
Customer Services Director
421 Gold Ave. S.W., Ste. 315
Albuquerque, NM 87101-0000
505-248-7253 • 505-248-6023 Fax

Los Alamos National Laboratory Small Business Program Office

Mail Stop P222
P.O. Box 1663
Los Alamos, NM 87545
505-667-4410 • 505-667-9819 Fax

Sandia National Laboratories Small Business Utilization Office

P.O. Box 5800, MS 1486
Albuquerque, NM 87185-1486
Business Point of Contact-
800-765-1678 • 505-844-0522 Fax
supplier@sandia.gov

A list of other federal agencies are available upon request from the SBA. Please call 505-248-8225 for more information.



Additional Online Resources

- **Department of Defense** (The DoD is the largest purchaser of goods from small businesses):
www.acq.osd.mil/sadbu
- **Office of Federal Procurement Policy**:
www.whitehouse.gov/omb/procurement
- **Acquisition Forecast**:
http://acquisition.gov/comp/procurement_forecasts/index.html
- **Federal Supply Schedule (FSS)**:
www.gsa.gov
- **GSA Center for Acquisition Excellence**:
www.gsa.gov/Portal/gsa/ep/content/View.do?contentType=GSA_BASIC&contentId=25926

8(a): The 8(a) Business Development Program assists eligible socially and economically disadvantaged individuals develop and grow their business.

Businesses that usually have been in existence for at least two years may be eligible for the nine-year program that includes counseling, training, and potential federal procurement opportunities.

CCR (Central Contractor Registration):

The CCR is an online government-maintained database of companies wanting to do business with the federal government. Agencies search this database for prospective vendors. To register with the CCR, go to www.ccr.gov.

FAR (Federal Acquisition Regulations):

The FAR is the book of official acquisition regulations by which government programs are defined and federal agencies determine the awarding of contracts. To view the complete FAR, go to www.acquisition.gov/far.

GCBD (Government Contracting and Business Development):

The Office of Government Contracting and Business Development is an office within SBA that aims to enhance the effectiveness of small business programs by developing policies, regulations, and statutory changes. Please refer to the official website at www.sba.gov/aboutsba/sba-program/gcbd/index.html.

HUBZone (Historically Underutilized Business Zone):

HUBZones are SBA-designated geographic regions that have been historically underutilized. There is a federal government-wide goal of awarding at least 3 percent of contracting dollars to small businesses in HUBZones. In order to be eligible for the HUBZone program, businesses must have their headquarters located in a HUBZone and 35 percent of their employees must reside in a HUBZone.

NAICS (North American Industry Classification):

NAICS codes are six-digit numbers that are used to classify the industry a particular business occupies. You will need at least one NAICS code to complete your registration, but be sure to list as many as apply. You may also add or change

NAICS codes at any time. To find your NAICS code, visit www.census.gov/eos/www/naics/index.html.

Mentor Protégé Program: The SBA-sponsored Mentor Protégé Program is a subset of the 8(a) program. Mentor firms are paired with protégé firms to provide the assistance to compete successfully for federal contracts. For more information, go to www.sba.gov/aboutsba/sbaprograms/8abd/mentor-program/index.html.

Service-Disabled Veteran-Owned: The Service-Disabled Veteran-Owned Small Business program is a subset of the Veteran-Owned Small Business program, and has a federal government-wide goal of awarding at least 3 percent of contracting dollars to Service-Disabled Veteran-Owned Small Businesses each year.

SIC (Standard Industrial Classification):

SIC codes are four-digit numbers that are used to classify the industry a particular business occupies. While NAICS codes have largely replaced SIC codes, you will still need to provide your SIC code. SIC codes can be found at www.osha.gov/pls/imis/sicsearch.html

Veteran-Owned: A veteran-owned small business is defined as one that is at least 51 percent owned and controlled by one or more veterans; or, in the case of any publicly owned business, at least 51 percent of the stock is owned by one or more veterans and whose management and daily business operations are controlled by one or more veterans. For more information, go to www.sba.gov/vets.

Women-Owned: A woman-owned small business is defined as one that is at least 51 percent owned and controlled by one or more women; or, in the case of any publicly owned business, at least 51 percent of the stock is owned by one or more women and whose management and daily business operations are controlled by one or more women. There is a federal goal of awarding at least 5 percent of contracting dollars to women-owned small businesses each year. For more information, go to www.sba.gov/aboutsba/sbaprograms/online.wbc

DISASTER RECOVERY & DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, governmental units and agricultural enterprises are ineligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster-caused damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. A homeowner may apply for a loan of up to \$200,000 to repair or replace the primary residence to its pre-disaster condition. Homeowners or renters may apply for a loan up to \$40,000 to help repair or replace personal property, such as clothing, furniture or automobiles, lost in the disaster. Businesses and private, nonprofit organizations of any size may apply for a loan up to \$2 million (actual loan amounts are based on the amount of uncompensated damage) to repair or replace real property, machinery, equipment, fixtures, inventory and leasehold improvements.

Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital after a declared disaster until normal operations resume. The law restricts economic

injury disaster loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

Military Reservists Economic Injury Disaster Loans, a type of economic injury loan, are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay the loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs, including information for military reservists, is available at: <http://www.sba.gov/disaster-assistance>.

Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes, or before active-duty orders are received – with proper planning. Your planning should include insurance coverage, emergency power, protection of company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Web site at: <http://www.sba.gov/disaster-assistance>. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

Additionally, to help small businesses with their preparedness planning, SBA has teamed up with Agility Recovery Solutions to encourage small businesses to take the necessary steps to protect their employees, important records and their business assets. SBA and Agility have partnered to provide an educational tool for small business owners via the Prepare My Business Web site (www.preparemybusiness.org).

As small businesses are leading America's economic recovery, many of them are investing time and money into their plans to grow and create jobs. Developing a strong disaster preparedness plan should be a critical and integral piece of those efforts. Planning for a disaster is the best way of limiting its effects.

Other helpful sites include:

Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA) - www.ready.gov

Red Cross Ready Rating Program - www.readyrating.org

ADVOCACY

WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Headed by the Chief Counsel for Advocacy, the office also funds outside research of small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act – the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small

nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level.

Learn more about the Office of Advocacy at: www.sba.gov/advo.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business

owners, nonprofit organizations and small government entities. Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owners. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page:

<http://www.sba.gov/ombudsman>; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 Regional Regulatory Fairness Boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

OTHER ASSISTANCE

OTHER SOURCES OF ASSISTANCE

Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information.

ALAMOGORDO CoC

1301 N. White Sands Blvd.
Alamogordo, NM 88310-6659
575-437-6120 • 575-437-6334 Fax
www.alamogordo.com
chamber@alamogordo.com

AFRICAN AMERICAN CoC OF NEW MEXICO

100 Arno N.E., Ste. C
Albuquerque, NM 87102
505-243-3949 • 505-243-1504 Fax
www.AACCNM.com
join@aaccnm.com

ALBUQUERQUE HISPANO CoC

1309 4th St. S.W.
Albuquerque, NM 87102
505-842-9003 • 505-764-9664 Fax
www.ahcnm.org

AMERICAN INDIAN CoC OF NEW MEXICO, INC.

2401 12th St. N.W., Ste. 5 S.
Albuquerque, NM 87104
505-766-9545 • 505-766-9499 Fax
www.aiccnm.com
americanindianch@qwestoffice.net

GREATER ALBUQUERQUE CoC

115 Gold Ave. S.W.
Albuquerque, NM 87102
505-764-3700 • 505-764-3714 Fax
www.abqchamber.com

ANGEL FIRE CoC

El Centro Plaza/P.O. Box 547
Angel Fire, NM 87710
575-377-6661 or 800-446-8117
575-377-3034 Fax
www.angelfirechamber.org
askus@angelfirechamber.org

ARTESIA CoC

107 N. First St.
Artesia, NM 88210
575-746-2744 • 575-746-2745 Fax
www.artesiachamber.com
hklein@artesiachamber.com

AZTEC CoC

110 N. Ash
Aztec, NM 87410
505-334-9551 • 505-334-7648 Fax
www.azteccchamber.com

GREATER BELEN CoC

712 Dalies
Belen, NM 87002
505-864-8091 • 505-864-7461 Fax
www.belenchamber.org

GREATER SANDOVAL COUNTY CoC

848 S. Camino del Pueblo
Bernalillo, NM 87004
505-404-2073 • 505-404-2083 Fax
www.sandovalchamber.com
GSCCCI@aol.com

BLOOMFIELD CoC & VISITORS CENTER

224 W. Broadway
Bloomfield, NM 87413
505-632-0880 • 505-634-1431 Fax
askus@bloomfieldchamber.info
www.bloomfieldchamber.info

CAPITÁN CoC

P.O. Box 441
Capitan, NM 88316
575-354-2273 • 575-354-0072 Fax
capitannm@villageofcapitan.com
www.villageofcapitan.com

CARRIZOZO CoC & VISITORS CENTER

P.O. Box 247
Carrizozo, NM 88301
575-648-2732
www.townofcarrizozo.org
zozoccc@tularosa.net

CARLSBAD CoC

302 S. Canal/P.O. Box 910
Carlsbad, NM 88220
575-887-6516 • 575-885-1455 Fax
www.carlsbadchamber.com

CHAMA VALLEY CoC

P.O. Box 306
Chama, NM 87520
575-756-2306 or 800-477-0149
575-756-2892 Fax
www.chamavalley.com
info@chamavalley.com

CIMARRON CoC

104 N. Lincoln Ave./P.O. Box 604
Cimarron, NM 87714
575-376-2417 or 888-376-2417
www.cimarronnm.com
cimarronnm@gmail.com

CLAYTON/UNION COUNTY CoC

1103 S. 1st St./P.O. Box 476
Clayton, NM 88415
575-374-9253 or 800-390-7858
575-374-9250 Fax
www.claytonnewmexico.org
cuchamber@plateautel.net

CLOUDCROFT CoC

101 James Canyon Hwy./P.O. Box 1290
Cloudfcroft, NM 88317
575-682-2733 or 866-874-4447
575-682-6028 Fax
www.cloudcroft.net
Cloudcroft@cloudcroft.net

CLOVIS/CURRY COUNTY CoC

105 E. Grand Ave.
Clovis, NM 88101
575-763-3435 or 800-261-7656
575-763-7266 Fax
www.clovisnm.org
ernie@clovisnm.org

DEMING LUNA COUNTY CoC

800 E. Pine (88030)/P.O. Box 8
Deming, NM 88031
575-546-2674 or 800-848-4955
575-546-9569 Fax
www.demingchamber.com
info@demingchamber.com

EAGLE NEST CoC

508 Therma Dr./P.O. Box 322
Eagle Nest, NM 87718
575-377-2420 or 800-494-9117
www.eaglenestchamber.org
info@eaglenestchamber.org

ESPAÑOLA VALLEY CoC

1 Calle de las Espanolas, Ste. F & G
Española, NM 87532
505-753-2831 • 505-753-1252 Fax
www.espanolanmchamber.com
info@espanolanmchamber.com

EUNICE CoC

1021 Main St./P.O. Box 838
Eunice, NM 88231
575-394-2755 • 575-394-3937 Fax

FARMINGTON CoC

100 W. Broadway
Farmington, NM 87401
505-325-0279 or 888-325-0279
505-327-7556 Fax
www.gofarmington.com
chamber@gofarmington.com

FT. SUMNER CoC

707 N. 4th St./P.O. Box 28
Fort Sumner, NM 88119
575-355-7705 • 575-355-2850 Fax
www.ftsummerchamber.com
info@ftsummerchamber.com
ftsummercoc@plateautel.net

GALLUP/MCKINLEY COUNTY CoC

103 W. Hwy. 66
Gallup, NM 87301
505-722-2228 or 800-380-4989
505-863-2280 Fax
www.thegallupchamber.com

GRANTS CIBOLA COUNTY CoC

100 N. Iron Ave./P.O. Box 297
Grants, NM 87020
505-287-4802 or 800-748-2142
505-287-8224 Fax
www.grants.org
discover@grants.org

HATCH VALLEY CoC

210 F. W. Hall St./P.O. Box 38
Hatch, NM 87937
575-267-5050 • 575-267-5050 Fax
www.villageofhatch.org
www.hatchchilliefest.com
mnroryke@zianet.com

HOBBS CoC

400 N. Marland Blvd.
Hobbs, NM 88240
575-397-3202 or 800-658-6291
575-397-1689 Fax
www.hobbschamber.org
info@hobbschamber.org

JAL CoC

100 W. Idaho/P.O. Box 1205
Jal, NM 88252
575-395-2620 • 575-395-2464 Fax
www.jalnm.com
jalchamber@leaco.net

GREATER LAS CRUCES CoC

760 W. Picacho Ave. (88005)
P.O. Drawer 519
Las Cruces, NM 88004
575-524-1968 • 575-527-5546 Fax
www.lascruces.org

HISPANO CoC DE LAS CRUCES

218 N. Campo St./P.O. Box 1964 (88004)
Las Cruces, NM 88001
575-532-9255 • 575-532-9258 Fax
www.lared-latina.com/hcccl.htm

LAS VEGAS/SAN MIGUEL CoC

503 6th St./P.O. Box 128
Las Vegas, NM 87701
505-425-8631 or 800-832-5947
505-425-3057 Fax
www.lasvegasnewmexico.com

LORDSBURG HIDALGO COUNTY CoC

117 E. 2nd St.
Lordsburg, NM 88045
575-542-9864 • 575-542-9059 Fax
www.greaterhidalgoareacoc.com
lordsburgcoc@aznexus.net

LOS ALAMOS VISITORS CENTER & CoC

109 Central Park Sq.
Los Alamos, NM 87544
505-662-8105 • 505-662-8399 Fax
www.losalamoschamber.com
chamber@losalamos.com

VALENCIA COUNTY CoC

3445 Lambros Loop/P.O. Box 13
Los Lunas, NM 87031
505-352-3596 • 505-352-3591 Fax
www.loslunasnm.gov/chamber
chamberdirector@loslunasnm.gov

LOVINGTON CoC

201 S. Main St.
Lovington, NM 88260
575-396-5311 • 575-396-2823 Fax
www.lovingtonchamber.org
lovington-nm-chamber@valornet.com

MORIARTY CoC

777 Rte. 66 Ave./P.O. Box 96
Moriarty, NM 87035
505-832-4087 • 505-832-5436 Fax
www.moriartychamber.com
moriartycc@moriartychamber.com

MOUNTAINAIR CoC

217 W. Broadway/P.O. Box 595
Mountainair, NM 87036
505-847-2795
www.mountainairchamber.com
mcc@mountainairchamber.com

OTHER ASSISTANCE

PLACITAS CoC

46 Sandia Ln.
Placitas, NM 87043
505-867-3388 • 505-867-3102 Fax
www.placitaschamber.com

ROOSEVELT COUNTY CoC

100 South Ave. A
Portales, NM 88130
575-356-8541 or 800-635-8036
575-356-8542 Fax
www.Portales.com
Chamber@Portales.com

RATON CoC

100 Clayton Rd./P.O. Box 1211
Raton, NM 87740
575-445-3689 or 800-638-6161
575-445-3680 Fax
www.raton.info
ratonchamber@bacavalley.com

RED RIVER CoC

100 E. Main St./P.O. Box 870
Red River, NM 87558
575-754-2366 or 800-348-6444
575-754-3104 Fax
www.redriverchamber.org
www.redrivernewmex.com

RESERVE AREA CoC

P.O. Box 415
Reserve, NM 87830
575-533-6116 • 575-533-6968 Fax
www.catroncounty.org
info@catroncounty.org

RIO RANCHO REGIONAL CoC

4001 Southern Blvd. S.E., Ste. B
Rio Rancho, NM 87124
505-892-1533 • 505-892-6157 Fax
www.rrchamber.org
info@rrrcc.org

ROSWELL CoC

131 W. 2nd St.
Roswell, NM 88201
575-623-5695 or 877-849-7679
575-624-6870 Fax
www.roswellnm.org
information@roswellnm.org

ROSWELL HISPANO CoC

327 N. Main St.
Roswell, NM 88201-4727
575-624-0889 • 575-624-0538 Fax
www.roswellhcc.org
director@roswellhcc.org

RUIDOSO VALLEY CoC

720 Sudderth Dr.
Ruidoso, NM 88345
575-257-7395 or 800-877-RUIDOSO
(784-3676) • 575-257-4693 Fax
www.ruidosonow.com
info@ruidosonow.com

SANTA FE CoC

8380 Cerrillos Rd., Ste. 302
Santa Fe, NM 87507
Mailing P.O. Box 1928 (87504)
505-988-3279 • 505-984-2205 Fax
www.santafechamber.com
Info@santafechamber.com

SANTA ROSA VISITOR INFORMATION

244 S. 4th St.
Santa Rosa, NM 88435
575-472-3404 • 575-472-3848 Fax
www.santarosanm.org
rdelgado@srm.org

SILVER CITY/GRANT COUNTY CoC

201 N. Hudson St.
Silver City, NM 88061
575-538-3785 or 800-548-9378
www.SilverCity.org

SOCORRO COUNTY CoC

101 Plaza
Socorro, NM 87801
575-835-0424 • 575-835-9744 Fax
www.socorro-nm.com
chamber@socorro-nm.com

TAOS CoC

108 Kit Carson Rd., Ste. F
Taos, NM 87571
575-751-8800 • 575-751-8801 Fax
www.TaosChamber.com
info@TaosChamber.com

TATUM CoC

P.O. Box 814
Tatum, NM 88267
575-398-5455 (Also Fax)
mburns@leaco.net

EAST MOUNTAIN CoC

P.O. Box 2436
Tijeras, NM 87059
505-281-1999
www.eastmountainchamber.com
info@eastmountainchamber.com

TRUTH OR CONSEQUENCES/SIERRA COUNTY CoC

207 S. Foch St.
Truth or Consequences, NM 87901
575-894-3536 • 575-831-9487 Fax
www.truthorconsequenceschamberofcommerce.com
Contact@truthorconsequenceschamberofcommerce.com

TUCUMCARI/QUAY COUNTY CoC

404 W. Rte. 66/P.O. Drawer E
Tucumcari, NM 88401
575-461-1694 • 575-461-3884 Fax
www.tucumcarinm.com
chamber@tucumcarinm.com

Other Resources

OTERO COUNTY ECONOMIC DEVELOPMENT COUNCIL, INC.

1301 N. White Sands Blvd.
Alamogordo, NM 88310
575-434-5882 • 575-437-7139 Fax
www.ocedc.com
ocedc@alamogordo.com

ACCION NEW MEXICO

• ARIZONA • COLORADO (ACCION)
2000 Zearing N.W.
Albuquerque, NM 87104
505-243-8844 or 800-508-7624
505-243-1551 Fax
www.accionnm.org
accion@accionnm.org

ALBUQUERQUE ECONOMIC DEVELOPMENT

851 University Blvd. S.E., Ste. 203
Albuquerque, NM 87106
505-246-6200 or 800-451-2933
505-246-6219 Fax
www.abq.org
info@abq.org

ASSOCIATION OF COMMERCE & INDUSTRY

2201 Buena Vista Dr. S.E., Ste. 410
P.O. Box 9706
Albuquerque, NM 87119
505-842-0644 • 505-842-0734 Fax
www.acinm.org
info@aci-nm.org

BETTER BUSINESS BUREAU OF NM

2625 Pennsylvania St. N.E., Ste. 2050
Albuquerque, NM 87110
505-346-0110 • 505-346-0696 Fax
www.bbbsw.org
info@bbbsw.org

BERNALILLO COUNTY ECONOMIC DEVELOPMENT OFFICE

One Civic Plaza N.W.
10th Fl., Rm. 10111
Albuquerque, NM 87102
505-468-7185
www.berncogov
ed@berncogov
The BCED office is here to provide information and assistance in developing your business in Bernalillo County.

CITY OF ALBUQUERQUE ECONOMIC DEVELOPMENT DEPARTMENT

1 Civic Plaza N.W., Rm. 11110
Albuquerque, NM 87102
Mailing P.O. Box 1293 (87103)
505-768-3270 or 800-659-8331 TTY
505-768-3280 Fax
www.cabq.gov/econdev/
jag@cabq.gov

EMPLOYERS' DISABILITY RESOURCE/ NM BUSINESS LEADERSHIP NETWORK

Leah Rhule, Executive Director
Adelante El Centro Bldg.
3900 Osuna Rd. N.E.
Albuquerque, NM 87109
Mail: P.O. Box 90803 (87199)
505-379-6533 • 505-449-4474 Fax
www.newmexicobl.com
lrhule@newmexicobl.com
The Employers' Disability Resource/NM Business Leadership Network exists to connect employers to resources through awareness training, referrals and individualized consultations that enable them to attract, recruit, hire, promote and retain employees with disabilities because it is good business. As a new component to their services, they have recently begun community partnerships to incubate micro-enterprises to be operated and/or owned by individuals with disabilities. The organization's vision is to realize a fully inclusive workforce where all people have equal opportunity for employment, where everyone's performance is maximized, and where business provides the catalyst for this movement through best disability employment practices.

E-VERIFY

E-Verify is an Internet-based system operated by the Department of Homeland Security (DHS) in partnership with the Social Security Administration (SSA) that allows participating employers to electronically verify the employment eligibility of their newly hired employees. E-Verify is free and voluntary and is the best means available for determining employment eligibility of new hires and the validity of their Social Security Numbers. If you are an employer or employee and would like more information about the E-Verify program, please visit our website at: www.dhs.gov/E-Verify or contact our Customer Support staff:
• Monday-Friday 9am - 5pm Local Time
• Telephone: 888-464-4218
• E-mail: e-verify@dhs.gov
Contact:
Francine L. Hill, Deputy Chief
Outreach Branch, Verification Division
U.S. Citizenship and Immigration Services
Department of Homeland Security
202-358-7767
www.dhs.gov/E-Verify

THE LOAN FUND

F. Leroy Pacheco, Executive Director
423 Iron S.W.
Albuquerque, NM 87102
Mailing P.O. Box 705 (87103)
505-243-3196 or 866-873-6746
505-243-8803 Fax
info@loanfund.org (inquiries)
www.loanfund.org

NM NATIVE AMERICAN BUSINESS ENTERPRISE CENTER

Theodore Pedro, Executive Director
2401 12th St. N.W., Ste. 5-S
Albuquerque, NM 87104
505-243-6775 • 505-766-9499 Fax
tedpedro@nmnabec.org
www.nmnabec.org

NAWBO-NNM (NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS)

NORTHERN NEW MEXICO CHAPTER

P.O. Box 30887
Albuquerque, NM 87190
505-243-1430 • 505-299-9443 Fax
nawbo-nnm@earthlink.net
www.nawbonm.org
NAWBO-NNM provides a learning environment in which members can heighten their standards of professionalism; strive for excellence; exceed expectations of their clients and themselves; and provide support for each other. Please contact NAWBO for further information.

NEW MEXICO DEPARTMENT OF VETERANS' SERVICES

Lloyd Calderon, Veteran Business Development Director
Veterans' Business Resource Center
300 San Mateo N.E., Ste. 106
Albuquerque, NM 87108
505-841-2956 • 505-841-5560 Fax
www.dvs.state.nm.us/

OTHER ASSISTANCE

NEW MEXICO 8(a) & MINORITY BUSINESS ASSOCIATION

718 Central Ave. S.W.
Albuquerque, NM 87102
505-843-7114 • 505-242-2030 Fax
www.nedainc.net/NM8aHomePage.htm

NEW MEXICO ECONOMIC DEVELOPMENT PARTNERSHIP

117 Gold Ave. S.W.
Albuquerque, NM 87102
505-247-8500 • 505-338-1117 Fax
www.nmpartnership.com
info@nmpartnership.com

NEW MEXICO MANUFACTURING EXTENSION PARTNERSHIP

4501 Indian School Rd. N.E., Ste. 202
Albuquerque, NM 87110
505-262-0921 • 505-262-9691 Fax
www.newmexicomep.org
info@newmexicomep.org

SOUTH VALLEY ECONOMIC DEVELOPMENT CENTER

318 Isleta Blvd. S.W.
Albuquerque, NM 87105
505-877-0373 • 505-877-0873 Fax
www.svedc.org
The South Valley Economic Development Center (SVEDC) is a small business incubator dedicated to helping new and existing small businesses in the South Valley and beyond obtain the resources and information they need to thrive. The SVEDC provides services in three major categories: low cost office space with flexible leases and shared administrative help; a state of the art FDA certified commercial kitchen facility for rent on a one time or on-going basis; and on-site training in business management.

UNM BUREAU OF BUSINESS & ECONOMIC RESEARCH

303 Girard Blvd. N.E., Ste. 116, MSC06 3510
1 University of New Mexico
Albuquerque, NM 87131
505-277-2216 • 505-277-7066 Fax
www.bber.unm.edu

UNM SMALL BUSINESS INSTITUTE

The Anderson School of Management
MSC05 3090
1 University of New Mexico
Albuquerque, NM 87131
505-277-6172 • 505-277-7108 Fax
<http://csed.mgt.unm.edu/sbi/>
sbi@unm.edu

USDA RURAL DEVELOPMENT

Business Industry (B&I) and Cooperative Programs
6200 Jefferson Blvd. N.E., Rm. 255
Albuquerque, NM 87109
505-761-4950 • 505-761-4976 Fax
www.rurdev.usda.gov/nm/
USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for all rural Americans by providing the necessary financing and technical assistance through three primary program areas of housing, business and infrastructure.

VETERANS PROCUREMENT ASSISTANCE CENTER, INC.

Archie Garcia, Executive Director
1314 Madeira Dr. S.E.
Albuquerque, NM 87108
505-338-4155 • 505-338-4156 Fax
www.vpacinc.org
info@vpacinc.org

WESST

Agnes Noonan, Executive Director
WESST Enterprise Center
609 Broadway Blvd. N.E.
Albuquerque, NM 87102
505-246-6900 • 505-243-3035 Fax
800-469-3778
www.wesst.org

YMCA OF CENTRAL NEW MEXICO

4701 Montano Rd. N.W.
Albuquerque, NM 87120
505-899-8417 • 505-899-0930 Fax
www.ymcancm.org

YWCA – MIDDLE RIO GRANDE

210 Truman St. N.E.
Albuquerque, NM 87108
505-254-9922 • 505-254-9953 Fax
www.ywca-nm.org

SANDOVAL COUNTY TOURISM DEPARTMENT

264 Camino Del Pueblo/P.O. Box 40
Bernalillo, NM 87004
505-867-8687 or 800-252-0191
505-867-8325 Fax
www.sandovalcounty.org
ggallegos@sandovalcountynm.gov

CARLSBAD DEPARTMENT OF DEVELOPMENT CORPORATION

107 W. Mermod St./P.O. Box 1090
Carlsbad, NM 88220
575-887-6562 • 575-885-0818 Fax
developcarlsbad.org
cdod@developcarlsbad.org

CLOVIS INDUSTRIAL DEVELOPMENT

P.O. Box 930
Clovis, NM 88101
575-763-6600 • 575-763-0395 Fax
www.developclovis.com
info@developclovis.com

BETTER BUSINESS BUREAU OF THE SOUTHWEST

308 N. Locke
Farmington, NM 87401
505-326-6501 • 505-327-7731 Fax
www.bbbsw.org

NM IDEA

Eileen Shelton, Association Manager
2844 E. Main St., Ste. 106
Farmington, NM 87401
505-486-4745 or 505-243-9913 M.g.
505-566-3698 Fax
www.nmidea.org

FEDERAL LABORATORY CONSORTIUM – NEW MEXICO

The Federal Laboratory Consortium for Technology Transfer (FLC) is the nationwide network of federal laboratories that provides the forum to develop strategies and opportunities for linking the laboratory mission technologies and expertise with the marketplace.
www.flcmidcontinent.org/

AIR FORCE/AFRL & KIRTLAND AFB

Small Business Programs Office
2000 Wyoming Blvd. S.E.
Bldg. 20604, 377 ABW HQ
Kirtland AFB, NM 87117
505-846-4599
www.kirtland.af.mil

CENTER FOR FAITH-BASED & COMMUNITY INITIATIVES

U. S. Small Business Administration
409 3rd St. S.W.
Washington, DC 20416
www.sba.gov/fbci

DOE-LOS ALAMOS NATIONAL LABORATORY

P.O. Box 1663/Mail Stop P222
Los Alamos, NM 87545
505-667-4419 • 505-667-9819 Fax
<http://business.lanl.gov>
business@lanl.gov

SANDIA NATIONAL LABORATORIES

Small Business Utilization Office
P.O. Box 5800, MS 1486
Albuquerque, NM 87185-1486
800-765-1678
www.sandia.gov
supplier@sandia.gov

GREATER TUCUMCARI ECONOMIC DEVELOPMENT CORPORATION

1500 W. Tucumcari Blvd./P.O. Box 1392
Tucumcari, NM 88401
575-461-4079 • 575-461-1838 Fax
<http://tucumcari.biz>
patv@tucumcari.biz

LAS VEGAS SAN MIGUEL ECONOMIC DEVELOPMENT CORPORATION

614 8th St./P.O. Box 85
Las Vegas, NM 87701
505-454-0739 • 505-454-0872 Fax
www.lvsmedc.org

LOS ALAMOS COMMERCE & DEVELOPMENT CORPORATION

190 Central Park Sq./P.O. Box 1206
Los Alamos, NM 87544
505-662-0001 • 505-662-0099 Fax
www.losalamos.org/lacdc

LOVINGTON ECONOMIC DEVELOPMENT CORPORATION

201 S. Main St.
Lovington, NM 88260
575-396-1417 • 575-396-6328 Fax
www.lovingtonedc.org
admin@lovingtonedc.org

MESILLA VALLEY ECONOMIC DEVELOPMENT ALLIANCE

505 S. Main St., Ste. 134/P.O. Box 1299
Las Cruces, NM 88004
575-525-2852 or 800-523-6833
575-523-5707 Fax
www.mveda.com

NAVAL SEA SYSTEMS COMMAND (NAVSEA)

Naval Surface Warfare Center, Port Hueneme Division
Small Business Office
Port Hueneme, CA – CNSWC PHD
(For White Sands Missile Range, NM Procurements)
805-228-0372
thomas.winans@navy.mil
<http://www.phdnswc.navy.mil>

NEW MEXICO DEPARTMENT OF AGRICULTURE – MARKETING AND ECONOMIC DEVELOPMENT

MSC 3189 Box 30005
Las Cruces, NM 88003-8005
575-646-3007 • 575-646-8120 Fax
www.nmda.nmsu.edu/marketing-and-economic-development
nmagsec@nmda.nmsu.edu

NEW MEXICO DEPARTMENT OF VETERANS' SERVICES

John M. Garcia, Cabinet Secretary
Department of Veterans' Services
407 Galisteo, Rm. 142/P.O. Box 2324
Santa Fe, NM 87504
505-827-6300 or 866-433-VETS (8387)
505-827-6372 Fax
www.dvs.state.nm.us/
ray.seva@state.nm.us

NEW MEXICO ECONOMIC DEVELOPMENT DEPARTMENT

1100 St. Francis Dr., Ste. 1060
Santa Fe, NM 87505
505-827-0300 or 800-374-3061
505-827-0328 Fax
www.edd.state.nm.us
edd.info@state.nm.us

NEW MEXICO HIGHLANDS UNIVERSITY ENTREPRENEURIAL INSTITUTE SANTA FE/ESPANOLA

Steve Martinez, Ph.D., Center Director
302 Santa Fe Community College
6401 Richards Ave.
Santa Fe, NM 87508
505-428-1263 • 505-428-1147 Fax
smartinez@nmhu.edu

PORTALES ECONOMIC DEVELOPMENT DEPARTMENT

100 W. 1st St.
Portales, NM 88130
575-356-6662 • 575-356-3158 Fax
www.portalesnm.org
nthornton@portalesnm.org

RIO RANCHO ECONOMIC DEVELOPMENT CORPORATION

1201 Rio Rancho Blvd., Ste. C
Rio Rancho, NM 87124
505-891-4305 • 505-891-4297 Fax
www.rredc.org
info@rredc.org

OTHER ASSISTANCE

SAN JUAN ECONOMIC DEVELOPMENT SERVICE, INC.

5101 College Blvd.
Farmington, NM 87402
505-566-3720 • 505-566-3698 Fax
Cell: 505-860-7997
www.sanjuaneds.com
sjeds@sanjuaneds.com

SANTA FE BUSINESS INCUBATOR (SFBI)

3900 Paseo del Sol
Santa Fe, NM 87507
505-424-1140 • 505-424-1144 Fax
www.sfbi.net
info@sfbi.net
The business incubator offers a wide range of business training, support programs, flexible leases and shared equipment in a professional environment. The SFBI is able to offer a number of services to its tenant companies and help reduce the initial costs of starting a business.

SOUTHEASTERN NEW MEXICO ECONOMIC DEVELOPMENT DISTRICT/COUNCIL OF GOVERNMENTS

1600 S.E. Main St., Ste. D
Roswell, NM 88203
575-624-6131 • 575-624-6134 Fax
www.snmedd.org
hqsmedd@plateautel.net

SIERRA COUNTY ECONOMIC DEVELOPMENT

400 W. 4th St./P.O. Box 489
Truth or Consequences, NM 87901
575-894-9061 • 575-894-3194 Fax
www.scedo.org
director@scedo.org

TAOS COUNTY ECONOMIC DEVELOPMENT CORPORATION

1021 Salazar Rd./P.O. Box 1389
Taos, NM 87571
575-758-8731 • 575-758-3201 Fax
www.tcedc.org
tcedc@tcedc.org

THE INTERNATIONAL BUSINESS ACCELERATOR

The International Business Accelerator (IBA) is a one-stop shop of resources for New Mexican businesses and individuals wishing to introduce their product or service into the global market.

The IBA offers educational programs on how to export/import, an on-line resource guide of international trade materials and an electronic database of international trade leads/joint venture opportunities. The IBA also leads outgoing and reverse trade missions of foreign

buyers and sellers for the benefit of New Mexican companies. IBA's team of trade experts offers one-on-one counseling for businesses seeking assistance in meeting their international trade objectives.

The IBA is part of the New Mexico Small Business Development Center's network and is administered through Western New Mexico University and may be contacted at:

THE INTERNATIONAL BUSINESS ACCELERATOR

Jerry Pacheco, Executive Director
113 Sundance Ct.
Santa Teresa, NM 88008
575-589-2200 • 575-589-5212 Fax

NEW MEXICO LENDERS

SBA Participating Banks and Other Lenders with NM locations

Listed Alphabetically by City

ALAMOGORDO

BANK '34 (RLA-SE)

500 E. 10th St.
Alamogordo, NM 88310
575-437-9334 • 505-437-7020 F

BBVA COMPASS BANK (** ^ ee)

600 9th St.
Alamogordo, NM 88310
575-434-2660

FIRST AMERICAN BANK

(** ^ ++ \$\$ RLA)
1300 N. White Sands/P.O. Box 1845
Alamogordo, NM 88310
575-439-9800 • 575-439-1008 F

FIRST NATIONAL BANK IN ALAMOGORDO (RLA)

P.O. Box 9
Alamogordo, NM 88311
575-437-4880 • 575-443-5198 F

FIRST SAVINGS BANK

(^ ++ \$\$ RLA)
723 New York Ave.
Alamogordo, NM 88310
575-437-0095 • 575-437-7737 F

PIONEER BANK (^ \$ RLA)

P.O. Box 1707
Alamogordo, NM 88311
575-437-9075 • 575-439-6057 F

WASHINGTON FEDERAL (\$ RLA)

P.O. Box 1767
Alamogordo, NM 88310
575-439-0011 • 575-434-1583 F
504 loans ONLY

WELLS FARGO BANK

(** ^ ## ++ ee)
1109 New York Ave.
Alamogordo, NM 88311
575-434-8000 Branch
505-766-6423 • 505-766-6428 F

WESTERN BANK (SE-PX-RLA)

P.O. Box 5100
Alamogordo, NM 88311
575-443-5000 • 575-443-5075 F

ALBUQUERQUE

BANK1ST (RLA)

P.O. Box 31670
Albuquerque, NM 87190
505-872-1536 • 505-875-1510 F

BANK OF ALBUQUERQUE (PLP-SE-PX-EWCP)

201 3rd St. N.W. Ste. 1400
Albuquerque, NM 87102
505-222-8501 • 505-222-8481 F

BANK OF ALBUQUERQUE

(** ^ ++ ee)
4901 Central Ave. N.E.
Albuquerque, NM 87108
505-855-0640

BANK OF ALBUQUERQUE

(** ^ ++ ee)
401 Coors Rd. N.W.
Albuquerque, NM 87121
505-839-6180

BANK OF ALBUQUERQUE

(** ^ ++ ee)
3301 Coors Rd. N.W.
Albuquerque, NM 87120
505-855-0660

BANK OF ALBUQUERQUE

(** ^ ++ ee)
10131 Coors Rd. N.W.
Albuquerque, NM 87114
505-855-0760

BANK OF ALBUQUERQUE

(** ^ ++ ee)
10040 Coors ByPass N.W.
Albuquerque, NM 87114
505-855-0620

BANK OF ALBUQUERQUE

(** ^ ++ ee)
2801 Eubank Blvd. N.E.
Albuquerque, NM 87112
505-855-0855

BANK OF ALBUQUERQUE

(** ^ ++ ee)
1301 Juan Tabo N.E.
Albuquerque, NM 87112
505-855-0650

BANK OF ALBUQUERQUE

(** ^ ++ ee)
2500 Louisiana N.E. Ste. 100
Albuquerque, NM 87110
505-837-4161

BANK OF ALBUQUERQUE

(** ^ ++ ee)
4700 Montgomery Rd. N.E.
Albuquerque, NM 87109
505-855-7200

BANK OF ALBUQUERQUE

(** ^ ++ ee)
1698 Rio Bravo S.W. Ste. H
Albuquerque, NM 87105
505-855-0700

BANK OF ALBUQUERQUE

(** ^ ++ ee)
2274 Wyoming Blvd. N.E.
Albuquerque, NM 87112
505-855-0740

BANK OF ALBUQUERQUE

(** ^ ++ ee)
4201 Wyoming Blvd. N.E.
Albuquerque, NM 87110
505-855-0730

BANK OF ALBUQUERQUE

(** ^ ++ ee)
5915 Wyoming Blvd. N.E.
Albuquerque, NM 87109
505-855-0690

BANK OF ALBUQUERQUE

(** ^ ++ ee)
8221 Wyoming Blvd. N.E.
Albuquerque, NM 87113
505-828-3700

BANK OF AMERICA, N.A. (PLP-SE-CE-PX-EWCP)

303 Roma N.W.
Albuquerque, NM 87102
505-848-9164 • 505-243-9606 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE WEST (** ^)

500 Marquette N.W.
Albuquerque, NM 87102
505-843-9201 • 505-843-9164 F

BANK OF THE WEST (** ^)

5501 Jefferson N.E.
Albuquerque, NM 87109
505-344-6589 • 505-344-6590 F

BBVA COMPASS BANK (** ^ ee)

2444 Louisiana Blvd. N.E., Ste. 200
Albuquerque, NM 87110
505-888-9027 • 505-888-9176 F
505-907-0765 SBA Contact

BBVA COMPASS BANK (** ^ ee)

505 Marquette Ave. N.W.
Albuquerque, NM 87102
505-888-9020 • 505-888-9021 F
505-907-0765 SBA Contact

BBVA COMPASS BANK (** ^ ee)

10042 Coors Blvd. N.W.
Albuquerque, NM 87114
505-888-9054

BBVA COMPASS BANK (** ^ ee)

13140 Central Ave. S.E.
Albuquerque, NM 87123
505-559-9911

BBVA COMPASS BANK (** ^ ee)

9500 Sage Rd. S.W.
Albuquerque, NM 87121
505-833-2223

BBVA COMPASS BANK (** ^ ee)

3500 Candelaria N.E.
Albuquerque, NM 87107
505-888-9090

BMC CAPITAL

4801 Lang N.E., Ste 110
Albuquerque, NM 87109
505-275-5943 • 888-287-7960 F

CENTURY BANK (^ ++ \$ RLA)

8220 San Pedro N.E., Ste. 200
Albuquerque, NM 87113
505-798-5900 • 505-798-5939 F

PLP - Preferred Lenders

CE - Community Express Lenders

SE - SBA Express Lender

PX - Patriot Express Lender

RLA - Rural Lender Advantage (Eligible)

EWCP - Export Working Capital Lender

** - Branch of Preferred Lender

^ - Branch of SBAExpress Lender

- Branch of Community Express Lender

++ - Branch of Patriot Express Lender

\$\$ - Branch of Rural Lender Advantage (Eligible)

ee - Branch of Export Working Capital Lender

NEW MEXICO LENDERS

CHARTER BANK

4400 Osuna N.E.
Albuquerque, NM 87109
505-341-7300 • 505-341-7356 F

COMMUNITY BANK (\$\$ RLA)

4904 Alameda Blvd., N.E., Bldg. B
Albuquerque, NM 87113
505-890-7065 • 505-890-6640 F

FIRST AMERICAN BANK (RLA)

8110 Ventura Blvd. N.E.
Albuquerque, NM 87122
505-821-9854 • 505-821-9855 F

FIRST COMMUNITY BANK

7900 Jefferson N.E.
Albuquerque, NM 87109
505-241-7575 • 505-241-7150 F
SBA Contact

FIRST COMMUNITY BANK

111 Lomas N.W.
Albuquerque, NM 87102
505-246-8100 branch

FIRST NATIONAL BANK OF SANTA FE (\$\$ RLA)

One Park Sq., Ste. 101
6501 Americas Pkwy. N.E.
Albuquerque, NM 87110
505-889-1923 • 505-889-1920 F

IRONSTONE BANK

4701 Lang Ave. N.E.
Albuquerque, NM 87109
505-243-9899 • 505-341-1104 F

MAIN BANK (RLA-EWCP)

2424 Louisiana Blvd. N.E.
Albuquerque, NM 87110
505-880-1700 • 505-880-1777 F

MOUNTAIN AMERICA CREDIT UNION (** ^ ^ + +)

8104 Wyoming Blvd. NE, Ste. C
Albuquerque, NM 87113
505-856-7885 • 505-822-5539 F
Branch
801-413-8043 • 801-320-5957 F
SBA Contact

MYBANK (^ ^ + + \$\$ RLA)

6000 Montgomery Blvd. N.E.
Albuquerque, NM 87109
505-338-4884

NEW MEXICO BANK & TRUST (PLP-SE-PX-EWCP)

320 Gold Ave. S.W.
Albuquerque, NM 87103
505-830-8100 • 505-830-8140 F

NEW MEXICO EDUCATORS FEDERAL CREDIT UNION (RLA)

4100 Pan American Freeway
Albuquerque, NM 87107
505-889-7755 • 505-998-2680 F

PEOPLES BANK (\$\$ RLA)

7300 Jefferson St. N.E.
Albuquerque, NM 87109
505-341-8100 • 505-344-1904 F

PEOPLES BANK (\$\$ RLA)

2155 Louisiana Blvd. N.E. Ste. 1000
Albuquerque, NM 87110
505-888-3300 • 505-888-3200 F

SANDIA LABORATORY FEDERAL CREDIT UNION (RLA)

8920 Holly N.E.
Albuquerque, NM 87122
505-237-3770 • 505-237-7240 F

SOUTHWEST SECURITIES BANK (^ ^ + +)

7401 Jefferson St. N.E.
Albuquerque, NM 87109
505-857-6200 • 505-856-1595 F

SUNRISE BANK OF ALBUQUERQUE

219 Central Ave. N.W., Ste. 100
Albuquerque, NM 87102
505-244-8000 • 505-243-3399 F

THE LOAN FUND – 504 ONLY

423 Iron S.W./P.O. Box 705
Albuquerque, NM 87102
505-243-3196 • 505-243-8803 F

UNION SAVINGS BANK (\$\$ RLA)

1500 Mercantile Ave. N.E.
Albuquerque, NM 87107
505-341-5200 • 505-341-5201 F

U.S. NEW MEXICO FEDERAL CREDIT UNION (RLA)

3939 Osuna Rd. N.E./P.O. Box 129
Albuquerque, NM 87103
505-342-8888 • 505-342-8975 F

WASHINGTON FEDERAL (RLA)

1301 Wyoming Blvd. N.E.
Albuquerque, NM 87112
505-237-0052 • 505-237-0057 F
504 loans ONLY

WASHINGTON FEDERAL (\$\$ RLA)

4301 The 25 Way
Albuquerque, NM 87109
505-341-3240 • 505-344-3991 F
504 loans ONLY

WELLS FARGO BANK (PLP-SE-CE-PX-EWCP)

200 Lomas Blvd. N.W.
Albuquerque, NM 87102
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN COMMERCE BANK (** ^ ^ # # + + ee)

1910 Wyoming Blvd. N.E.
P.O. Box 14518
Albuquerque, NM 87191
505-271-9964 • 505-271-9879 F

ANGEL FIRE

INTERNATIONAL BANK (\$\$ RLA)

#9 N. Angel Fire Rd.
Angel Fire, NM 87710
575-377-2326 • 575-377-6321 F

THE FIRST NATIONAL BANK OF NEW MEXICO (\$\$ RLA)

#1 First National Pl./P.O. Box 828
Angel Fire, NM 87710
575-377-3077 • 575-377-2701 F

ANTHONY

BANK OF THE WEST (** ^ ^)

301 N. Anthony Dr.
Anthony, NM 88021
575-882-2154 • 575-527-6375 F

WELLS FARGO BANK (** ^ ^ # # + + ee)

800 Hwy. 478 N.
Anthony, NM 88021
575-882-3571 branch
505-766-6423 • 505-766-6428 F
SBA Contact

ARTESIA

ARTESIA NATIONAL BANK (\$\$ RLA)

FIRST NATIONAL BANK IN ALAMOGORDO)

908 W. Main St./P.O. Box 968
Artesia, NM 88211
575-746-4794

FIRST AMERICAN BANK (PLP-SE-PX-RLA)

303 W. Main St./P.O. Box AA
Artesia, NM 88211
575-746-8000 • 575-748-9799 F

WASHINGTON FEDERAL (RLA)

604 N. 26th St.
Artesia, NM 88210
575-627-4691 • 575-746-9434 F
504 loans ONLY

WELLS FARGO BANK (** ^ ^ # # + + ee)

610 W. Main
Artesia, NM 88210
575-748-3381 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN BANK (RLA)

320 W. Texas/P.O. Drawer 500
Artesia, NM 88210
575-748-1345 • 575-746-4583 F

AZTEC

BANK OF AMERICA, N.A. (** ^ ^ # # + + ee)

422 N. Main St.
Aztec, NM 87410
505-599-3740 or 602-523-2142
904-312-6742 F
504 loans ONLY

FOUR CORNERS COMMUNITY BANK (\$\$ RLA)

1301 Aztec Blvd.
Aztec, NM 87410
505-566-2174 • 505-334-3222 F

THE CITIZENS BANK (^ ^ \$ \$ RLA)

215 S. Main Ave.
Aztec, NM 87410
505-566-2174 • 505-334-3222 F

WELLS FARGO BANK (** ^ ^ # # + + ee)

118 E. Chaco St.
Aztec, NM 88311
505-334-6182 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

BAYARD

AMBANK (\$\$ RLA)

1401 Torn Foy Blvd.
Bayard, NM 88023
575-537-2481 • 575-537-2482 F

BANK OF AMERICA, N.A. (** ^ ^ # # + + ee)

600 Winifred St.
Bayard, NM 88023
575-388-1903 • 575-537-3338 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BELÉN

AG NEW MEXICO – FARM CREDIT SERVICES

19554 Hwy. 314/P.O. Box 7
Belén, NM 87002
505-861-5447 • 505-861-5476 F

BANK OF ALBUQUERQUE (** ^ ^ + + ee)

634 Becker Ave.
Belén, NM 87002
505-855-0610 • 505-864-4373 F

FIRST COMMUNITY BANK

19390 N. Hwy. 314
Belén, NM 87002
505-861-1900 • 505-724-5112 F
Branch

MYBANK (SE PX RLA)

19339 N. Hwy. 314
Belén, NM 87002
505-864-3301 • 505-864-2223 F

MYBANK (^ ^ + + \$ \$ RLA)

394 Rio Communities Blvd.
Belén, NM 87002
505-864-3301

WELLS FARGO BANK (** ^ ^ # # + + ee)

101 S. Main St./P.O. Box 4
Belén, NM 87002
505-864-5742 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

BERNALILLO

WELLS FARGO BANK (** ^ ^ # # + + ee)

239 W. Hwy. 550
Bernalillo, NM 87004
505-771-2734 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

BLOOMFIELD

BANK OF THE SOUTHWEST (** ^ ^ + +)

920 N. First St.
Bloomfield, NM 87413
505-632-0450 • 505-632-8172 F

THE CITIZENS BANK (^ ^ \$ \$ RLA)

320 W. Broadway Ave.
Bloomfield, NM 87413
505-599-0100

WELLS FARGO BANK (** ^ ^ # # + + ee)

1200 W. Broadway Ave.
Bloomfield, NM 87413
505-632-3331 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

BOSQUE FARMS

WELLS FARGO BANK (** ^ ^ # # + + ee)

970 Bosque Farms Blvd.
Bosque Farms, NM 87068
505-869-2316 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

CAPITAN

WASHINGTON FEDERAL (\$\$ RLA)

100 Smokey Bear
Capitan, NM 88316
575-354-5030 • 575-354-0354 F
504 loans ONLY

CARLSBAD

PIONEER BANK (^ ^ + + \$ \$ RLA)

111 N. Canal/P.O. Box S
Carlsbad, NM 88221
575-887-6551 • 575-885-7477 F

THE CARLSBAD NATIONAL BANK (RLA)

202 W. Stevens/P.O. Box 1359
Carlsbad, NM 88220
575-234-2500 • 575-234-2501 F

PLP – Preferred Lenders
CE – Community Express Lenders

SE – SBA Express Lender
PX – Patriot Express Lender

RLA – Rural Lender Advantage (Eligible)

EWCP – Export Working Capital Lender

*** – Branch of Preferred Lender
^^ – Branch of SBAExpress Lender

– Branch of Community Express Lender

++ – Branch of Patriot Express Lender

\$\$ – Branch of Rural Lender Advantage (Eligible)

ee – Branch of Export Working Capital Lender

NEW MEXICO LENDERS

WELLS FARGO BANK

(*** ^^ ## ++ ee)

115 W. Fox St./P.O. Box 1689
Carlsbad, NM 88220
575-885-8869 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN COMMERCE BANK (PLP-SE-CE-PX-EWCP)

127 S. Canyon St./P.O. Drawer 1358
Carlsbad, NM 88220
575-887-6686 • 575-885-0529 F

CARRIZOZO

CITY BANK NEW MEXICO (\$\$ RLA)

1203 E. Ave.
Carrizozo, NM 88301
575-648-4298 • 575-648-4477 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

401 Central Ave.
Carrizozo, NM 88301
575-648-2377 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

CHAMA

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

541 Terrace Ave.
Chama, NM 87520
575-756-2111 • 575-756-2357 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

CIMARRON

INTERNATIONAL BANK (\$\$ RLA)

31062 Hwy. 64
Cimarron, NM 87714
575-376-2274 • 575-376-2804 F

CLAYTON

FARMERS & STOCKMENS BANK (RLA)

22 Maple St./P.O. Box 488
Clayton, NM 88415
575-374-8301 • 575-374-8309 F

THE FIRST NATIONAL BANK OF NEW MEXICO (RLA)

201 Main St./P.O. Box 548
Clayton, NM 88415
575-374-8315 • 575-374-8458 F

CLOUDCROFT

FIRST NATIONAL BANK IN ALAMOGORDO (\$\$ RLA)

601 Burro Ave./P.O. Box 168
Cloudcroft, NM 88317
575-682-2531

WESTERN BANK (^ ++ \$\$ RLA)

505 Burro Ave. Ste. 106
Cloudcroft, NM 88317
575-682-4141

CLOVIS

AG NEW MEXICO – FARM CREDIT SERVICES

233 Fairway Terrace N./P.O. Box 1328
Clovis, NM 88102
575-762-3828 • 575-762-5616 F

AMERICAN HERITAGE BANK (RLA)

3300 N. Prince St.
Clovis, NM 88101
575-762-2800 • 575-762-3338 F

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

2720 N. Prince St.
Clovis, NM 88101
575-769-2806 • 575-763-9863 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

JAMES POLK STONE COMMUNITY BANK (\$\$ RLA)

901 Colonial Pkwy.
Clovis, NM 88101
575-742-1000 • 575-763-1355 F

FIRST COMMUNITY BANK

801 Pile St.
Clovis, NM 88101
575-762-4417 • 575-219-8008 F
Branch

NEW MEXICO BANK AND TRUST (** ^^ ++ ee)

709 Pile St.
Clovis, NM 88102
575-762-4741 • 575-763-8024 F

THE BANK OF CLOVIS (PLP-SE-PX-RLA)

300 Main St.
Clovis, NM 88101
575-769-9000 • 575-769-0050 F

THE CITIZENS BANK OF CLOVIS (RLA)

421 Pile St./P.O. Box 1629
Clovis, NM 88102
575-769-1911 • 575-762-7259 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

223 Main St.
Clovis, NM 88101
575-763-5759 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN BANK OF CLOVIS (SE-RLA-PX)

901 Pile St./P.O. Box 670
Clovis, NM 88101
575-769-1975 • 575-762-1684 F

COLUMBUS

FIRST NEW MEXICO BANK (\$\$ RLA)

202 S. Main
Columbus, NM 88029
575-531-2643

CORRALES

WELLS FARGO BANK

(*** ^^ ## ++ ee)

4341 A Corrales Rd.
Corrales, NM 87048
505-792-0661 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

CUBA

WELLS FARGO BANK

(*** ^^ ## ++ ee)

6381 S. Main St.
Cuba, NM 87013
575-289-3433 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

DEMING

BBVA COMPASS BANK (** ^^ ee)

411 Cody Rd.
Deming, NM 88030
575-544-7345

FIRST NEW MEXICO BANK (RLA)

300 S. Gold Ave./P.O. Box 511
Deming, NM 88030
575-546-2691 • 575-544-0284 F

FIRST SAVINGS BANK

(^ ++ \$\$ RLA)

520 S. Gold Ave.
Deming, NM 88030
575-546-2707 • 575-546-0020 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

223 S. Gold Ave.
Deming, NM 88030
575-544-6658 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

DES MOINES

FARMERS & STOCKMENS BANK (\$\$ RLA)

P.O. Box 68
Des Moines, NM 88418
575-278-2861 • 575-278-2811 F

DEXTER

WELLS FARGO BANK

(*** ^^ ## ++ ee)

113 S. Lincoln Ave.
Dexter, NM 88230
575-734-5462 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

DULCE

WELLS FARGO BANK

(*** ^^ ## ++ ee)

614 Hawks Dr./P.O. Box 507
Dulce, NM 87528
575-759-3327 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

EDGEWOOD

WELLS FARGO BANK

(*** ^^ ## ++ ee)

#4 S.R. 344
Edgewood, NM 87015
505-286-4223 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

ELEPHANT BUTTE

BANK OF THE SOUTHWEST

(*** ^^ ++)

501 Hwy. 195
Elephant Butte, NM 87935
575-744-5593 • 505-744-4217 F

ESPANOLA

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

1123 N. Riverside Dr.
Española, NM 87532
505-367-1780 • 505-367-1796 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

CENTURY BANK (^ ++ \$\$ RLA)

460 N. Riverside Dr.
Española, NM 87532
505-367-1200 • 505-747-9682 F

COMMUNITY BANK (\$\$ RLA)

411 Carr Ln./P.O. Box 1290
Española, NM 87532
505-367-3000 • 505-753-5074 F

VALLEY NATIONAL BANK (RLA)

322 Riverside Dr./P.O. Box 99
Española, NM 87532
505-753-2136 • 505-753-4877 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

645 N. Riverside Dr.
Española, NM 87532
505-753-2308 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

ESTANCIA

WELLS FARGO BANK

(*** ^^ ## ++ ee)

204 S. 5th St.
Estancia, NM 87016
505-384-2734 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

EUNICE

WELLS FARGO BANK

(*** ^^ ## ++ ee)

911 Main St.
Eunice, NM 88231
575-394-2536 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

FARMINGTON

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

2200 E. Main St.
Farmington, NM 87401
505-564-7864 • 505-564-7877 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

719 W. Main St.
Farmington, NM 87401
505-564-7504 • 505-564-7516 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE SOUTHWEST

(*** ^^ ++)

320 W. Main St.
Farmington, NM 87401
505-325-1971 • 505-325-4538 F

BANK OF THE SOUTHWEST

(*** ^^ ++)

6570 E. Main St.
Farmington, NM 87402
505-326-6204 • 505-326-6273 F

FOUR CORNERS COMMUNITY BANK (RLA)

500 W. Main St., Ste. 101
Farmington, NM 87401
505-327-3222 • 505-327-3230 F

THE CITIZENS BANK (SE-RLA)

500 W. Broadway/P.O. Box 4140
Farmington, NM 87401
505-599-0100 • 505-599-0119 F

VECTRA BANK COLORADO (PLP-SE-PX-EWCP)

2000 E. 20th St.
Farmington, NM 87401
505-326-4341 • 505-326-3433 F

WASHINGTON FEDERAL (\$\$ RLA)

1501 San Juan Blvd.
Farmington, NM 87401
505-327-6100 • 505-327-6300 F
504 loans ONLY

PLP – Preferred Lenders

CE – Community Express Lenders

SE – SBA Express Lender

PX – Patriot Express Lender

RLA – Rural Lender Advantage (Eligible)

EWCP – Export Working Capital Lender

*** – Branch of Preferred Lender

^^ – Branch of SBAExpress Lender

– Branch of Community Express Lender

++ – Branch of Patriot Express Lender

\$\$ – Branch of Rural Lender Advantage (Eligible)

ee – Branch of Export Working Capital Lender

NEW MEXICO LENDERS

WELLS FARGO BANK

(*** ^^ ## ++ ee)
100 E. Broadway
Farmington, NM 87401
505-324-9541 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

FORT SUMNER

THE CITIZENS BANK OF CLOVIS (\$\$ RLA)

105 E. Summer Ave.
Ft. Sumner, NM 88119
575-355-2426 • 575-355-9612 F

GALLUP

BANK OF AMERICA, N.A. (**^ ^^ ## ++ ee)

1006 W. Aztec Ave.
Gallup, NM 87301
505-722-8601 • 505-722-8610 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

FIRST COMMUNITY BANK

101 W. Hill Ave.
Gallup, NM 87301
505-722-4394 • 505-724-5929 F
Branch

PINNACLE BANK (\$\$ RLA)

307 W. Aztec
Gallup, NM 87301
505-722-4411 • 505-722-6731 F

WASHINGTON FEDERAL (\$\$ RLA)

221 W. Aztec
Gallup, NM 87301
505-726-6500 • 505-722-9205 F
504 loans ONLY

WELLS FARGO BANK (**^ ^^ ## ++ ee)

300 W. Aztec Ave.
Gallup, NM 87301
505-726-2000 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

GRANTS

FIRST COMMUNITY BANK

1129 N. 1st St.
Grants, NM 87020
505-287-4438 • 505-724-5969 F
Branch

GRANTS STATE BANK (RLA)

824 W. Santa Fe Ave./P.O. Box 1088
Grants, NM 87020
505-285-6611 • 505-287-2260 F

WELLS FARGO BANK (**^ ^^ ## ++ ee)

201 N. 1st St.
Grants, NM 87020
505-287-9481 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

HAGERMAN

JAMES POLK STONE COMMUNITY BANK (\$\$ RLA)

7681 Witchita Rd.
Hagerman, NM 88232
575-752-4000 • 575-752-4001 F

HATCH

BANK OF THE SOUTHWEST (**^ ^^ ++)

121 E. Hall St., Ste. B
Hatch, NM 87937
575-267-1095 • 505-267-1107 F

BANK OF THE WEST (**^ ^^)

130 Franklin St.
Hatch, NM 87937
575-267-3081 • 575-527-6373 F

FIRST NEW MEXICO BANK (\$\$ RLA)

509 N. Franklin
Hatch, NM 87937
575-546-2691 • 575-267-8846 F

WELLS FARGO BANK (**^ ^^ ## ++ ee)

212 E. Hall St.
Hatch, NM 87937
575-267-3071 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

HOBBS

BANK OF AMERICA, N.A. (**^ ^^ ## ++ ee)

325 E. Bender Blvd.
Hobbs, NM 88240
575-393-1511 • 575-393-1516 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A. (**^ ^^ ## ++ ee)

401 E. Bender Blvd.
Hobbs, NM 88240
575-393-6248 or 602-523-2142
904-312-6742 F
504 loans ONLY

FIRST AMERICAN BANK (**^ ^^ ++ \$\$ RLA)

1220 W. Joe Harvey Blvd.
Hobbs, NM 88240
575-392-9200 • 575-392-7600 F

JAMES POLK STONE COMMUNITY BANK (\$\$ RLA)

1101 Joe Harvey Blvd.
Hobbs, NM 88240
575-391-3910 • 575-391-3900 F

LEA COUNTY STATE BANK (PLP-SE-RLA)

1017 N. Turner
Hobbs, NM 88240
575-397-4511 • 575-397-6618 F

PIONEER BANK (**^ ^^ ++ \$\$ RLA)

1020 N. Turner/P.O. Box 177
Hobbs, NM 88241
575-393-2102 • 575-391-5821 F

WELLS FARGO BANK (**^ ^^ ## ++ ee)

1910 N. Turner St.
Hobbs, NM 88240
575-391-3602 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN COMMERCE BANK (**^ ^^ ## ++)

2224 N. Turner Blvd./P.O. Box 700
Hobbs, NM 88240
575-397-3281 • 575-393-2399 F

HOLLOMAN AFB

WELLS FARGO BANK (**^ ^^ ## ++ ee)

731 New Mexico Blvd., Bldg. 781
Holloman AFB, NM 88330
575-479-6153 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

HURLEY

AMBANK (\$\$ RLA)

512 Carrasco Ave.
Hurley, NM
575-5537-2111

JAL

WELLS FARGO BANK (**^ ^^ ## ++ ee)

236 Main
Jal, NM 88252
575-395-2777 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

KIRTLAND

BANK OF THE SOUTHWEST (**^ ^^ ++)

2 County Rd. 6500
Kirtland, NM 87417
505-598-5823 • 505-598-5824 F

KIRTLAND AFB

SANDIA LABORATORY FEDERAL CREDIT UNION (\$\$)

KAFB-Wyoming and I St.
Albuquerque, NM 87115
505-845-0011

WELLS FARGO BANK (**^ ^^ ## ++ ee)

8001 Gibson Blvd. S.E., #20320
Kirtland AFB, NM 87116
505-254-0135 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

LAS CRUCES

BANK OF AMERICA, N.A. (**^ ^^ ## ++ ee)

691 S. Telshor Blvd.
Las Cruces, NM 88011
575-647-3700 • 575-532-9836 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A. (**^ ^^ ## ++ ee)

250 W. Amador Ave.
Las Cruces, NM 88005
575-527-3144 • 575-527-3156 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE RIO GRANDE (SE-PX-RLA)

421 N. Water/P.O. Box 699
Las Cruces, NM 88004
575-525-8900 • 575-525-8989 F

BANK OF THE RIO GRANDE (**^ ^^ ++ \$\$ RLA)

2535 S. Telshor
Las Cruces, NM 88011
575-525-8960

BANK OF THE RIO GRANDE (**^ ^^ ++ \$\$ RLA)

3500 Northside Dr.
Las Cruces, NM 88011
575-525-8900 • 575-525-8989 F

BANK OF THE SOUTHWEST (**^ ^^ ++)

605 N. Water St.
Las Cruces, NM 88004
575-527-5498 • 575-527-5509 F

BANK OF THE SOUTHWEST (**^ ^^ ++)

1375 E. Boutz Rd.
Las Cruces, NM 88001
575-521-8200 • 575-522-8100 F

BANK OF THE WEST (**^ ^^)

201 N. Church
Las Cruces, NM 88011
575-527-6200 • 575-527-6349 F

BANK OF THE WEST (**^ ^^)

141 Road Runner Pkwy.
Las Cruces, NM 88011
575-527-6375 • 575-527-6376 F

BANK OF THE WEST (**^ ^^)

795 S. Telshor Blvd.
Las Cruces, NM 88011
575-532-1889 • 575-532-8515 F

BBVA COMPASS BANK (**^ ^^ ee)

3800 E. Lohman
Las Cruces, NM 88011
575-521-0000 • 575-521-6150 F

BBVA COMPASS BANK (**^ ^^ ee)

225 E. Idaho Ave.
Las Cruces, NM 88005
575-523-5920

CITIZENS BANK OF LAS CRUCES (PLP-SE-RLA-EWCP)

505 S. Main St./P.O. Box 2108
Las Cruces, NM 88001
575-647-4100 • 575-647-4181 F

CITIZENS BANK OF LAS CRUCES (**^ ^^ \$\$ RLA ee)

3030 W. Picacho
Las Cruces, NM 88007
575-528-6363 • 575-647-6754 F

CITIZENS BANK OF LAS CRUCES (**^ ^^ \$\$ RLA ee)

3065 E. University
Las Cruces, NM 88011
575-647-6700 • 575-647-6718 F

CITIZENS BANK OF LAS CRUCES (**^ ^^ \$\$ RLA ee)

3991 E. Lohman
Las Cruces, NM 88011
575-528-6300 • 575-528-6345 F

CITIZENS BANK OF LAS CRUCES (**^ ^^ \$\$ RLA ee)

2841 N. Main St.
Las Cruces, NM 88005
575-647-4136 • 575-647-6735 F

FIRST AMERICAN BANK (**^ ^^ ++ \$\$ RLA)

1553 Avenida de Mesilla
P.O. Box 2380
Las Cruces, NM 88005
575-524-8000 • 575-524-8080 F

FIRST AMERICAN BANK (**^ ^^ ++ \$\$ RLA)

2145 E. Lohman Ave.
Las Cruces, NM 88001
575-528-0455 • 575-523-0567 F

FIRST COMMUNITY BANK

277 E. Amador
Las Cruces, NM 88001
575-524-7748 • 575-636-6707 F
Branch

FIRST NEW MEXICO BANK (SE-PX-RLA)

3000 E. Lohman/P.O. Box 429
Las Cruces, NM 88011
575-556-3000 • 575-556-3030 F

FIRST SAVINGS BANK (**^ ^^ ++ \$\$ RLA)

2804 N. Telshor
Las Cruces, NM 88011
575-521-7931 • 575-521-7906 F

PIONEER BANK (**^ ^^ ++ \$\$ RLA)

P.O. Box 609
Las Cruces, NM 88004
575-532-7500 • 575-532-7540 F

PLP – Preferred Lenders
CE – Community Express Lenders

SE – SBA Express Lender
PX – Patriot Express Lender
RLA – Rural Lender Advantage (Eligible)

EWCP – Export Working Capital Lender

** – Branch of Preferred Lender
^^ – Branch of SBAExpress Lender

– Branch of Community Express Lender

++ – Branch of Patriot Express Lender

\$\$ – Branch of Rural Lender Advantage (Eligible)

ee – Branch of Export Working Capital Lender

NEW MEXICO LENDERS

WASHINGTON FEDERAL (RLA)

301 W. Amador
Las Cruces, NM 88005
575-647-0704 • 575-647-0893 F
504 loans ONLY

WASHINGTON FEDERAL (RLA)

1800 S. Telshor Blvd.
Las Cruces, NM 88011
575-522-2664 • 575-521-3157 F
504 loans ONLY

WELLS FARGO BANK

(*** ^^ ## ++ ee)

425 S. Telshor Blvd., Bldg. A
Las Cruces, NM 88011
575-521-6818 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN HERITAGE BANK (RLA)

230 S. Alameda Blvd.
Las Cruces, NM 88005
575-541-0058 • 575-541-0160 F

LAS VEGAS

COMMUNITY 1ST BANK

LAS VEGAS (SE-PX-RLA)

517 6th St.
Las Vegas, NM 87701
505-425-7584 • 505-454-1607 F

THE BANK OF LAS VEGAS (RLA)

622 Douglas Ave./P.O. Box 3201
Las Vegas, NM 87701
505-425-7565 • 505-425-8501 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

715 Mills Ave.
Las Vegas, NM 87701
505-454-2985 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

LOGAN

THE FIRST NATIONAL BANK OF NEW MEXICO (\$\$ RLA)

919 Martinez St./P.O. Box 97
Logan, NM 88426
575-487-5000 • 575-487-9419 F

LORDSBURG

WESTERN BANK (SE-RLA)

140 E. Motel Dr./P.O. Box 490
Lordsburg, NM 88045
575-542-3521 • 575-542-9247 F

LOS ALAMOS

COMMUNITY BANK (\$\$ RLA)

1475 Central Ave./P.O. Box 1070
Los Alamos, NM 87544
505-663-3800 • 505-662-1456 F

FIRST NATIONAL BANK OF SANTA FE (\$\$ RLA)

1910 Trinity Dr./P.O. Box 1110
Los Alamos, NM 87544
505-662-4155 • 505-662-6064 F

LOS ALAMOS NATIONAL BANK (RLA-EWCP)

P.O. Box 60
Los Alamos, NM 87544
505-662-5171 • 505-662-0329 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

535 Central Ave.
Los Alamos, NM 87544
505-662-1655 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

LOS LUNAS

BANK OF ALBUQUERQUE

(*** ^^ ++ ee)

645 Main St.
Los Lunas, NM 87031
505-855-0670

BANK OF THE WEST (** ^^)

2610 Main St. N.W.
Los Lunas, NM 87031
505-565-3127 • 505-565-8291 F

FIRST COMMUNITY BANK

2421 Main St. S.E.
Los Lunas, NM 87031
505-865-7006 • 505-241-7623 F
Branch

MYBANK (** ++ \$\$ RLA)

2199 S. Main St. S.E.
Los Lunas, NM 87031
505-864-3301

NEW MEXICO BANK & TRUST

(*** ^^ ++ ee)

1810 Main St.
Los Lunas, NM 87031
505-830-8191 • 505-830-8192 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

1027 Main St./P.O. Box 1028
Los Lunas, NM 87031
505-248-9572 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

LOS RANCHOS DE ALBUQUERQUE

BANK OF ALBUQUERQUE

(*** ^^ ++ ee)

6600 Fourth St. N.W.
Los Ranchos de Albuquerque, NM 87107
505-855-0680

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

6603 Fourth St. N.W.
Los Ranchos de Albuquerque, NM 87107
505-449-5284 • 505-449-5296 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

LOVINGTON

FIRST AMERICAN BANK

(*** ^^ ++ \$\$ RLA)

19 W. Washington Ave.
P.O. Box 1569
Lovington, NM 88260
575-396-0000 • 575-396-8384 F

LEA COUNTY STATE BANK

(*** ^^ \$\$ RLA)

320 S. Main St.
Lovington, NM 88260
575-396-2825 • 575-396-7603 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

601 S. Main Ave.
Lovington, NM 88260
575-396-5393 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN COMMERCE BANK

(*** ^^ ## ++ ee)

18 W. Adams St./P.O. Box 1627
Lovington, NM 88260
575-396-2831 • 575-396-7222 F

MAGDALENA

WELLS FARGO BANK

(*** ^^ ## ++ ee)

First & Main/P.O. Box 456
Magdalena, NM 87825
575-854-2533 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

MELROSE

AMERICAN HERITAGE BANK (\$\$ RLA)

400 E. Denby St.
Melrose, NM 88124
575-253-4500 • 575-253-4501 F

MILAN

GRANTS STATE BANK (\$\$ RLA)

609 Hwy. 66
Milan, NM 87021
505-287-9445

MORA

COMMUNITY 1ST BANK LAS VEGAS (** ++ \$\$ RLA)

Main St./P.O. Box 299
Mora, NM 87732
575-387-5666 • 575-387-5676 F

THE BANK OF LAS VEGAS (\$\$ RLA)

State Hwy. 518
Mora, NM 87732
575-387-2271 • 575-387-9042 F

MORIARTY

FIRST COMMUNITY BANK

1401 Rte. 66 Ave.
Moriarty, NM 87035
505-832-5510 • 505-724-5505 F
Branch

WELLS FARGO BANK

(*** ^^ ## ++ ee)

901 Rte. 66
Moriarty, NM 87035
505-832-4436 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

MOUNTAINAIR

MYBANK (** ++ \$\$ RLA)

307 W. Broadway
Mountainair, NM 87036
505-847-2422

PECOS

THE BANK OF LAS VEGAS (\$\$ RLA)

County Rds. 63 & 223
P.O. Box 1189
Pecos, NM 87552
505-757-2554 • 505-757-2557 F

PLAYAS

WESTERN BANK (** \$\$ RLA)

195 Playas
Playas, NM 88009
575-436-2231

POJOAQUE

FIRST COMMUNITY BANK

9 W. Gutierrez St.
Pojoaque, NM 87506
505-455-2848 • 505-982-6075 F
Branch

PORTALES

FIRST COMMUNITY BANK

400 W. First St.
Portales, NM 88130
575-359-1256 • 575-219-8108 F
Branch

JAMES POLK STONE COMMUNITY BANK (RLA)

109 E. Second St./P.O. Box 888
Portales, NM 88130
575-356-6601 • 575-356-6777 F

JAMES POLK STONE COMMUNITY BANK (\$\$)

504 West 18th St.
Portales, NM 88130
575-359-1219

WELLS FARGO BANK

(*** ^^ ## ++ ee)

316 W. 2nd St.
Portales, NM 88130
575-359-3600 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN BANK OF CLOVIS

(** \$\$ RLA)

203 S. Main Ave.
Portales, NM 88130
575-356-3095 • 575-356-3278 F

RATON

BANK OF AMERICA

(*** ^^ ## ++ ee)

1233 S. 2nd St.
Raton, NM 87740
575-445-2341 • 575-445-8598 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

INTERNATIONAL BANK (RLA)

200 S. 2nd St./P.O. Box 1028
Raton, NM 87740
575-445-2321 • 575-445-9003 F

THE FIRST NATIONAL BANK OF NEW MEXICO (\$\$ RLA)

1104 S. 2nd St.
Raton, NM 87740
575-445-1400 • 575-445-1403 F

WELLS FARGO BANK

(*** ^^ ## ++ ee)

1103 S. 2nd St.
Raton, NM 87740
575-445-2713 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

RED RIVER

PEOPLES BANK

121 E. Main St., Unit 4D
Red River, NM 87558
575-754-6224 • 575-754-6229 F

RESERVE

FIRST STATE BANK (\$\$ RLA)

697 NM Hwy. 12/P.O. Box 377
Reserve, NM 87830
575-533-6226 • 575-533-6420 F

RIO RANCHO

BANK OF AMERICA, N.A.

(*** ^^ ## ++ ee)

3101 Southern Blvd. S.E.
Rio Rancho, NM 87121
505-994-9874 • 505-994-9887 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

PLP – Preferred Lenders

CE – Community Express
Lenders

SE – SBA Express Lender

PX – Patriot Express Lender

RLA – Rural Lender Advantage
(Eligible)

EWCP – Export Working Capital
Lender

*** – Branch of Preferred Lender

^^ – Branch of SBAExpress
Lender

– Branch of Community
Express Lender

++ – Branch of Patriot Express
Lender

\$\$ – Branch of Rural Lender
Advantage (Eligible)

ee – Branch of Export Working
Capital Lender

NEW MEXICO LENDERS

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
4201 Crestview Dr. S.E.
Rio Rancho, NM 87124
505-282-3700 • 505-994-9916 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF ALBUQUERQUE
(*** ^^ ++ ee)
4300 Ridgecrest Dr. S.E.
Rio Rancho, NM 87124
505-855-0762

BANK OF ALBUQUERQUE
(*** ^^ ++ ee)
3901 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-855-0710 • 505-892-4305 F

BANK OF THE WEST (**^ ^^)
3735 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-892-7567 • 505-892-7568 F

BBVA COMPASS BANK (**^ ^^ ee)
1201 Rio Rancho Dr. S.E.
Rio Rancho, NM 87124
505-888-9095 • 505-888-9016 F

CHARTER BANK
2518 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-891-7070 • 505-891-7091 F

FIRST AMERICAN BANK
(*** ^^ ++ \$\$ RLA)
3002 Southern Blvd. S.E.
Rio Rancho, NM 87124
505-798-1137 • 505-896-3680 F

FIRST COMMUNITY BANK
1781 Rio Rancho Blvd.
Rio Rancho, NM 87124
505-994-8200 • 505-241-7589 F
Branch

WELLS FARGO BANK
(*** ^^ ## ++ ee)
4110 Meadowlark Ln. S.E.
Rio Rancho, NM 87124
505-891-3902 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

ROSWELL

AG NEW MEXICO – FARM CREDIT SERVICES
2727 S.E. Main
Roswell, NM 88203
575-625-5294 • 575-625-6972 F

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
500 N. Main St.
Roswell, NM 88201
575-624-5008 • 575-625-5055 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF THE SOUTHWEST
(PLP-SE-PX)
226 N. Main St.
Roswell, NM 88202
575-625-1122 • 575-625-1108 F

BANK OF THE SOUTHWEST
(*** ^^ ++)
800 W. Hobbs St.
Roswell, NM 88203
575-627-2351 • 575-627-6409 F

BANK OF THE SOUTHWEST
(*** ^^ ++)
3203 N. Main St.
Roswell, NM 88203
575-622-3741 • 575-622-3744 F

FIRST AMERICAN BANK
(*** ^^ ++ \$\$ RLA)
111 E. Fifth St./P.O. Box 1857
Roswell, NM 88201
575-623-8500 • 575-623-6400 F

FIRST AMERICAN BANK
(*** ^^ ++ \$\$ RLA)
3220 N. Main
Roswell, NM 88201
575-623-1656 • 575-623-6400 F

PIONEER BANK (SE PX RLA)
306 N. Pennsylvania Ave.
P.O. Box 130
Roswell, NM 88202
575-624-5200 • 575-624-5288 F

JAMES POLK STONE COMMUNITY BANK (\$\$ RLA)
1901 N. Main St.
Roswell, NM 88201
575-622-7621 • 575-622-0483 F

JAMES POLK STONE COMMUNITY BANK (\$\$ RLA)
1801 S. Main
Roswell, NM 88201
575-625-1912 • 575-624-7854 F

VALLEY BANK OF COMMERCE
(RLA)
217 W. 2nd St./P.O. Box 2015
Roswell, NM 88202
575-623-2265 • 575-622-9943 F

WASHINGTON FEDERAL (\$\$ RLA)
1810 S. Main St./P.O. Box 340
Roswell, NM 88201
575-622-6201 • 575-627-2410 F
504 loans ONLY

WELLS FARGO BANK
(*** ^^ ## ++ ee)
400 N. Pennsylvania Ave.
Roswell, NM 88201
575-622-3441 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

RUIDOSO

BBVA COMPASS BANK (**^ ^^ ee)
1710 Sudderth Dr.
Ruidoso, NM 88345
575-257-4043

BBVA COMPASS BANK (**^ ^^ ee)
707 Mechem Dr./P.O. Box 3300
Ruidoso, NM 88345
575-257-1255

CITY BANK NEW MEXICO
(SE PX RLA)
1096 Mechem St., Ste. 103
Ruidoso, NM 88345
575-258-2265 • 575-258-2036 F

FIRST NATIONAL BANK OF RUIDOSO (RLA)
451 Sudderth Dr.
Ruidoso, NM 88345
575-257-4033 • 575-257-3812 F

FIRST SAVINGS BANK
(^^ ++ \$\$ ee RLA)
2713 Sudderth Dr.
Ruidoso, NM 88345
575-257-7170 • 575-257-9013 F

PIONEER BANK (^^ ++ \$\$ RLA)
1095 Mechem Dr./P.O. Box 910
Ruidoso, NM 88345
575-258-5858 • 575-258-6525 F

SOUTHWEST SECURITIES, FSB
(^^ ++)
1860 Sudderth Dr.
Ruidoso, NM 88345
575-257-1414 • 575-257-1411 F

WASHINGTON FEDERAL (\$\$ RLA)
398 Sudderth Dr.
Ruidoso, NM 88345
575-257-4006 • 575-257-2503 F

WELLS FARGO BANK
(*** ^^ ## ++ ee)
401 Sudderth Dr.
Ruidoso, NM 88345
575-257-4611 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SANTA FE

BANK OF ALBUQUERQUE
(*** ^^ ++ ee)
706A St. Michaels Dr.
Santa Fe, NM 87505
505-989-5340

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
1234 St. Michaels Dr.
Santa Fe, NM 87505
505-473-8656 • 505-471-6626 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
101 Paseo de Peralta
Santa Fe, NM 87505
505-473-8602 • 505-955-9516 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
4037 W. Rodeo Rd.
Santa Fe, NM 87505
505-428-7285 • 505-428-7296 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

CENTURY BANK
(SE-PX-RLA-EWCP)
498 N. Guadalupe
Santa Fe, NM 87501
505-995-1200 • 505-995-1295 F

CHARTER BANK
208 Washington Ave.
Santa Fe, NM 87501
505-946-6550 • 505-946-6576 F

COMMUNITY BANK (RLA)
549 S. Guadalupe/P.O. Box 1390
Santa Fe, NM 87504
505-946-3500 • 505-982-8161 F

FIRST COMMUNITY BANK
600 W. San Mateo
Santa Fe, NM 87502
505-982-6000 • 505-982-6009 F
Branch

FIRST NATIONAL BANK OF SANTA FE (RLA)
62 Lincoln Ave./P.O. Box 609
Santa Fe, NM 87504
505-992-2000 • 505-984-7410 F

IRONSTONE BANK
700 Paseo de Peralta
Santa Fe, NM 87501
505-992-6700 • 505-992-6833 F

LOS ALAMOS NATIONAL BANK
(ee \$\$ RLA)
2009 Galisteo St.
Santa Fe, NM 87505
505-988-3200 • 505-988-3222 F

NEW MEXICO BANK AND TRUST
(*** ^^ ++ ee)
1592 St. Michaels Dr.
Santa Fe, NM 87505
505-946-2500 • 505-946-2510 F

WELLS FARGO BANK
(*** ^^ ## ++ ee)
545 W. Cordova Rd.
Santa Fe, NM 87501
505-989-3908 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WELLS FARGO BANK
(*** ^^ ## ++ ee)
241 Washington Ave.
Santa Fe, NM 87501
505-984-0500 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SANTA ROSA

COMMUNITY 1ST BANK LAS VEGAS (^^ ++ \$\$ RLA)
109 4th St.
Santa Rosa, NM 88435
505-425-7584 • 505-454-1607 F
(Los Vegas phone #s)

WELLS FARGO BANK
(*** ^^ ## ++ ee)
490 Corona Ave.
Santa Rosa, NM 88435
575-472-3411 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SANTA TERESA

BBVA COMPASS BANK (**^ ^^ ee)
1245 Country Club Rd.
Santa Teresa, NM 88008
575-589-7908

WELLS FARGO BANK
(*** ^^ ## ++ ee)
1275 Country Club Rd.
Santa Teresa, NM 88008
575-589-2683 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SHIPROCK

WELLS FARGO BANK
(*** ^^ ## ++ ee)
U.S. Hwy. 491
Shiprock, NM 87420
505-368-4375 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SILVER CITY

AMBANK (RLA)
1609 N. Swan St./P.O. Box 2677
Silver City, NM 88062
575-534-0550 • 575-534-0555 F

BANK OF AMERICA, N.A.
(*** ^^ ## ++ ee)
1203 N. Hudson St.
Silver City, NM 88061
575-388-1903 • 575-388-1245 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

PLP – Preferred Lenders
CE – Community Express Lenders
SE – SBA Express Lender
PX – Patriot Express Lender
RLA – Rural Lender Advantage (Eligible)
EWCP – Export Working Capital Lender
***** – Branch of Preferred Lender**
^^ – Branch of SBAExpress Lender
– Branch of Community Express Lender
++ – Branch of Patriot Express Lender
\$\$ – Branch of Rural Lender Advantage (Eligible)
ee – Branch of Export Working Capital Lender

NEW MEXICO LENDERS

FIRST NEW MEXICO BANK OF SILVER CITY (RLA)
1928 Hwy. 180 E.
Silver City, NM 88061
575-388-3121 • 575-388-1224 F

FIRST SAVINGS BANK (^+ \$ \$ RLA)
801 Silverheights/P.O. Box 1480
Silver City, NM 88061
575-388-1531 • 575-388-1394 F

WELLS FARGO BANK (^ # # + e e)**
1201 N. Pope St.
Silver City, NM 88061
575-956-1501 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN BANK (^ \$ \$ RLA)
333 Hwy. 180 W.
Silver City, NM 88062
575-388-3521 • 575-388-0800 F

SOCORRO

BANK OF AMERICA, N.A. (^ # # + e e)**
201 Plaza N.W.
Socorro, NM 87801
575-835-1569 • 575-835-1691 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

FIRST STATE BANK (RLA)
P.O. Box Z
Socorro, NM 87801
575-835-1550 • 575-835-2225 F

WELLS FARGO BANK (^ # # + e e)**
501 N. California St.
Socorro, NM 87801
575-835-8575 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

SPRINGER

INTERNATIONAL BANK (\$ \$ RLA)
419 Maxwell/P.O. Box 607
Springer, NM 87747
575-483-3080 • 575-483-3082 F

WELLS FARGO BANK (^ # # + e e)**
400 Maxwell Ave.
Springer, NM 87747
575-483-2411 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

TAOS

CENTINEL BANK OF TAOS (RLA)
512 Paseo del Pueblo Sur
P.O. Box 828
Taos, NM 87571
575-758-6700 • 575-758-6772 F

FIRST COMMUNITY BANK
120 West Plaza
Taos, NM 87571
575-758-6652 • 575-758-6676 F
Branch

PEOPLES BANK (\$ \$ RLA)
1356 Paseo del Pueblo Sur
Taos, NM 87571
575-758-4500 • 575-751-0733 F

TEXICO

THE CITIZENS BANK OF CLOVIS (\$ \$ RLA)
420 Wheeler
Texico, NM 88135
575-482-3381 • 575-482-3208 F

TIJERAS

WELLS FARGO BANK (^ # # + e e)**
503 NM Hwy. 333
Tijeras, NM 87059
505-286-6184 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

TRUTH OR CONSEQUENCES

BANK OF THE SOUTHWEST (^ + +)**
509 S. Broadway
Truth or Consequences, NM 87901
575-894-7171 • 575-894-6284 F

BBVA COMPASS BANK (^ e e)**
210 Main St.
Truth or Consequences, NM 87901
575-894-3075 • 575-894-6719 F

CITIZENS BANK (^ \$ \$ RLA)
1702 N. Date
Truth or Consequences, NM 87901
575-894-0820 • 575-894-0824 F

FIRST SAVINGS BANK (^+ \$ \$ RLA)
915 N. Date St./P.O. Box 1340
Truth or Consequences, NM 87901
575-894-7148 • 575-894-9020 F

TSE BONITO

BANK OF AMERICA, N.A. (^ # # + e e)**
State Hwy. 264 @ Alma Rd.
Tse Bonito, NM 87301
505-722-8626 • 505-371-5524 F
602-523-2142 • 904-312-6742 F
504 loans ONLY

TUCUMCARI

CITIZENS BANK (RLA)
211 E. Main St./P.O. Box 1228
Tucumcari, NM 88401
575-461-1261 • 575-461-1210 F

THE FIRST NATIONAL BANK OF NEW MEXICO (\$ \$ RLA)
101 E. Rte. 66 Blvd./P.O. Box 1248
Tucumcari, NM 88401
575-461-1100 • 575-461-2304 F

WELLS FARGO BANK (^ # # + e e)**
302 S. First St.
Tucumcari, NM 88401
575-461-3602 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

TULAROSA

FIRST NATIONAL BANK IN ALAMOGORDO (\$ \$ RLA)
206 Central
Tularosa, NM 88352
575-585-6707 • 575-585-6709 F

WELLS FARGO BANK (^ # # + e e)**
900 St. Francis Dr.
Tularosa, NM 87352
575-434-8000 Branch
505-766-6423 • 505-766-6428 F
SBA Contact

WESTERN BANK (^+ \$ \$ RLA)
201 St. Francis Dr.
Tularosa, NM 88352
575-585-2092 • 575-585-2094 F

WHITE ROCK

LOS ALAMOS NATIONAL BANK (e e \$ \$ RLA)
77 Rover Blvd.
White Rock, NM 87544
505-672-3853 • 505-672-9128 F

OUT OF STATE BANKS

(Listed Alphabetically)

BANCO POPULAR NORTH AMERICA (PLP-SE-CE-PX-EWCP)
7 W. 51st St.
New York City, NY 10019
800-250-6968 • 212-445-1800 F

BANK OF AMERICA
201 E. Washington St., 22nd Fl.
Mail Code - AZ1-200-22-02
Phoenix, AZ 85004
602-523-2142 • 904-312-6742 F
504 loans ONLY

BORREGO SPRINGS BANK, N.A. (PLP-EWCP-CE-SE)
587 Palm Canyon Dr., Ste. 101
Borrego Springs, CA 92004
760-767-5414 • 760-767-4973 F

CENTER BANK (PLP-SE-CE-PX)
360 14th St.
Oakland, CA 94612
510-899-6800 • 510-899-6897 F

CENTRAL BANCORP
One S. Nevada Ave., Ste. 100
Colorado Springs, CO 80903
719-228-1104 • 719-228-1105 F

CIT SMALL BUSINESS LENDING (^ +)**
7362 Remcon Circle
El Paso, TX 79912
915-845-7605 • 915-845-7621 F

COMERICA BANK (PLP-SE-PX-EWCP)
1717 Main St.
Dallas, TX 75201
800-521-1190 • 313-222-5323 F

EXCEL NATIONAL BANK (PLP-SE-PX)
9701 Wilshire Blvd.
Beverly Hills, CA 90212
310-362-2000 • 310-550-0635 F

FIRST SAVINGS BANK (^+ \$ \$ RLA e e)
909 N. Mesa
El Paso, TX 79902
915-533-3111 • 915-533-7232 F

FIRST SAVINGS BANK (^+ \$ \$ RLA e e)
1701 Saul Kleinfeld Dr.
El Paso, TX 79936
915-856-8700 • 915-856-8744 F

FIRST SAVINGS BANK (^+ \$ \$ RLA e e)
5430 Doniphan
El Paso, TX 79932
915-581-1680 • 915-581-1670 F

HANMI BANK (PLP-SE-EWCP)
3660 Wilshire Blvd. PH-A
Los Angeles, CA 90010-2706
213-427-5757 • 213-382-5345 F

HORICON BANK (SE)
326 E Lake St.
Horicon, WI 53032-0144
920-485-3040 • 920-485-3059 F

LIVE OAK BANKING COMPANY (PLP)
2605 Iron Gate Dr., Ste. 100
Wilmington, NC 28412
910-790-5867 • 910-790-5868 F

MERCHANTS BANK OF CALIFORNIA (PLP-SE)
P.O. Box 4486
Carson, CA 90745-4486
310-549-4350 • 310-549-9633 F

MISSION OAKS NATIONAL BANK (PLP-SE-PX)
41530 Enterprise Cir., Ste. 100
Temecula, CA 92590
951-719-1200 • 951-719-1201 F

MOUNTAIN AMERICA CREDIT UNION (PLP-SE-PX)
Business Services
P.O. Box 9001
West Jordan, UT 84084
888-845-1850

MOUNTAIN 1ST BANK & TRUST COMPANY (PLP-SE)
101 Jack St.
Hendersonville, NC 28792
828-697-3100 • 828-693-5008 F

NARA BANK (PLP-SE)
3731 Wilshire Blvd., Ste. 1000
Los Angeles, CA 90010-2809
213-639-1700 • 213-235-3033 F

RIDGESTONE BANK (PLP-SE)
13925 W. North Ave.
Brookfield, WI 53005
262-789-1011 • 262-860-2099 F

STATE BANK OF TEXAS (PLP-SE)
11950 Webb Chapel Rd.
Dallas, TX 75234
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